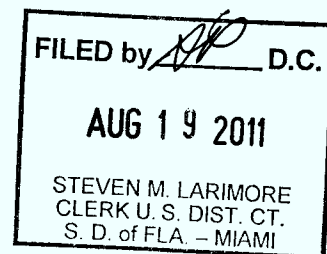


CLARK HAMPE
4063 DUNHAVEN ROAD
DALLAS, TEXAS 75220
T: (214) 403-4770
EMAIL: clarkhampe@hotmail.com



Clerk of the Court
Southern District of Florida
400 North Miami Ave.
Miami, Florida 33128

Re: Kardonick v. JP Morgan Chase & Co., Case No. 10-CV-23235, (S.D. Fla.).

I object to the class action settlement in the above case and in support would show unto the Court as follows:

My name is Clark Hampe, and I live at 4063 Dunhaven Rd., Dallas, Texas 75220-3737, and the number that appears on the post-card class action notice I received is 9731EJD. I am a settlement class member. Attached as Exhibit A is the front of the post-card class action notice I received.

I object to the settlement for the following reasons and I ask the Court to reject the settlement and to reject the request for attorneys' fees.

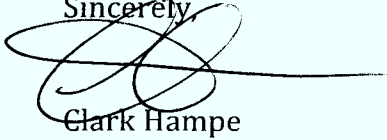
The different settlement amounts are arbitrary and are not reasonably related to the amount of damages suffered by individual class members, especially considering the different claims available in the different states where class members reside. The defendant and class counsel have not discharged their burden of proof on fairness, adequacy and reasonableness of the settlement, including the distribution method and the amount of the settlement consideration.

The class notice does not adequately define the class because the class is defined in terms of those persons issues Chase issued business cards or private label cards such as Chase-issued Toys "R" US, Kohl's, TJMaxx, Best Buy or Circuit City cards. What about private label cards other than for those listed retailers? The definition of "Payment Protection Product" also seems vague and ambiguous.

Moreover, objection is made to the extent the proponents of this settlement cannot discharge their burden of proof on commonality, predominance and all other legal prerequisites to allowing this case to proceed as a class action. With all the distinct state law issues and claims, objection is made to the extent this case cannot and should not be maintained as a class.

Objection is also made to the proposed attorneys' fee award in that it is excessive under a percentage or a lodestar evaluation.

Sincerely,

A handwritten signature in black ink, appearing to be 'Clark Hampe', written over the word 'Sincerely,'.

Clark Hampe

cc:

Via Federal Express

Carney Williams Bates Bozeman & Pulliam, PLLC
11311 Arcade Drive, Ste. 200
Little Rock, Arkansas 72212

Via Federal Express

Zachary Parks
Covington & Burling LLP
1201 Pennsylvania Avenue NW
Washington, D.C. 20004

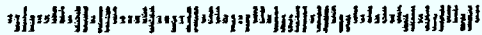
Kardonick Settlement Administrator
P.O. Box 280
Philadelphia, PA 19105-0280

FIRST CLASS
MAIL

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
PAID
PERMIT NO. 2323
PHILADELPHIA, PA



*****AUTO**5-DIGIT 75220
T531 P3
CLARK HAMPE
4063 DUNHAVEN RD
DALLAS, TX 75220-3737



**TO CHASE CREDIT CARD HOLDERS WHO WERE ENROLLED IN A PAYMENT PROTECTION PRODUCT
BETWEEN SEPTEMBER 1, 2004 AND NOVEMBER 11, 2010**

You may be entitled to a payment under a proposed class action settlement. In a lawsuit entitled *Kardonick v. JPMorgan Chase & Co.*, Case No. 10-cv-23235 (S.D. Fla.), the Plaintiffs allege that Chase's credit card business engaged in breaches of contract, unfair and deceptive practices, and other wrongdoing in connection with "payment protection" products—products that offer relief from credit card debt under circumstances such as unemployment, disability or death. Chase denies these allegations and denies any wrongdoing.

Chase's records indicate that you are probably a member of the settlement class because you were enrolled in a payment protection product on a Chase-issued credit card at some time between 9/1/2004 and 11/11/2010. Class members may (1) file a claim for money from the settlement, (2) exclude themselves from the settlement, or (3) object to the settlement. To file a claim, go to www.KardonickSettlement.com or write to the Kardonick Settlement Administrator at the address below. If the settlement is approved, estimated claims payments will be between \$15 and \$60, before administration costs, attorney fees, and legal expenses. You cannot receive a payment unless your claim is received by 8/8/2011.

If you want to exclude yourself from the settlement (and receive no money from the settlement), the Kardonick Settlement Administrator must receive your request for exclusion no later than 8/19/2011 at the address below. If the settlement is approved, all class members who do not exclude themselves will give up any right to sue Chase or related parties for any known or unknown claims relating to payment protection products, as more fully described in the settlement. If you think the Court should reject the settlement, you or your attorney may send a written objection to: U.S. District Court for the Southern District of Florida, 400 North Miami Ave., Miami, FL 33128. Objections must be received no later than 8/19/2011. Objectors who send in timely objections may speak about the settlement in Court at a hearing currently scheduled for 9/9/2011. To obtain the full instructions for excluding yourself or filing an objection, go to www.KardonickSettlement.com or write the Kardonick Settlement Administrator at the address below.

This is only a summary of the settlement and your rights. To obtain the full class notice or for more information, go to www.KardonickSettlement.com or write to Kardonick Settlement Administrator, P.O. Box 280, Philadelphia, PA 19105-0280. DO NOT CALL THE COURT, CHASE OR CHASE'S COUNSEL REGARDING THIS NOTICE.

QUESTIONS? CALL TOLL-FREE 800-220-2204 OR VISIT WWW.KARDONICKSETTLEMENT.COM

Exhibit A