

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

Case No. 10 CV 23235 WJH

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FILED by SP D.C.  
AUG 19 2011  
STEVEN M. LARIMORE  
CLERK U. S. DIST. CT.  
S. D. of FLA. - MIAMI

100V23235WHTA

VIVIAN CAPURSO

37-40 76<sup>th</sup> STREET, 2nd. Floor  
Room, REAR ROOM,  
NYC, NEW YORK, NYC,  
JACKSON HEIGHTS, N.Y.,  
11372

RE: U.S. DISTRICT COURT FOR THE  
SOUTHERN DISTRICT OF FLORIDA,  
400 NORTH MIAMI AVENUE,  
MIAMI, FLORIDA - MIAMI, 33128

AUGUST 15, 2011

ATTN: Clerk of the Court

RE: CARNEY WILLIAMS BATES BOREMAN & PULLIAM, PLLC  
11311 ARCADE DRIVE, SUITE 200,  
LITTLE ROCK, ARKANSAS, 72212

RE: ZACHARY PARKS  
COVINGTON & BURLING LLP  
1201 PENNSYLVANIA AVENUE NW  
WASHINGTON, DC 20004

RE: KARDONICK SETTLEMENT ADMINISTRATOR  
P.O. Box 280  
PHILADELPHIA, PA 19105-0280

RE: JULY 28, 2011, ANSWER, FROM  
KARDONICK SETTLEMENT ADMINISTRATOR  
P.O. Box 280  
PHILADELPHIA, PA 19105-0280

RE: KARDONICK, et al. v. JPMORGAN CHASE & CO., et al.

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LEGAL NOTICE OF FROM COURT OF, U.S. DISTRICT COURT FOR THE  
SOUTHERN DISTRICT OF FLORIDA, 400 NORTH MIAMI AVENUE,

MIAMI, FLORIDA - MIAMI 23128

JULY 28, 2011,

WITH REQUIRED ANSWER BY 8/19/2011

RE: CASE NO. 10-CU-23235, (S.D. FLA.)

RE: POST CARD ANSWER, 4/7/2011

RE: THE CLASS (THE "SETTLEMENT CLASS")

IS DEFINED AS ALL CREDIT CARD HOLDERS

WHO WERE ENROLLED IN OR BILLED FOR A

PAYMENT PROTECTION PRODUCT, AT ANY TIME

BETWEEN SEPTEMBER 1, 2004 AND NOVEMBER 11,

2010, AS LISTED IN, <sup>following</sup> SHADDED AREA.

RE: SECTION 7, WHICH YOU ~~DO~~ NOT AGREE WITH THE  
SETTLEMENT.

TO ALL PARTIES

RE: KARDONICK SETTLEMENT ADMINISTRATOR

P.O. BOX 280

PHILADELPHIA, PA, 19105-0280

KARDONICK V. JP MURKIN CHASE & CO., 10-CU-23235, (S.D.  
FLA.)

IN REPLY TO CLAIM FORM, 8/15/2011, IT WAS EXCLUSIVELY,  
VICOR CAPURED, & HIS CHASE BANK USA, N.A. A CREDIT CARD,  
PAYMENT PROTECTION - PAYMENT PROTECTOR <sup>Product</sup>, CONTRACT, ESTABLISHMENT  
EXECUTED, EXECISE, SEPTEMBER 1, 2004 & NOVEMBER 11, 2007,  
BILLING & PAYMENT, START VIA BILLING CYCLE 7/1/2010, VIA  
CHASE VISA FREEDOM CREDIT CARD, LAST 4, 5014, MEMBER  
SINCE 2009, WITH EXPIRATION DATE, 04/2012, RE: 7/28/2011,  
LEGAL NOTICE, RECEIVED (8/15/2011) 8/15/2011, POSTMARKED,  
AUGUST 22, 2011, MAILED FROM ZIP CODE, 19102.

RE: TO BECOME NOTICE BY THIS LETTER, OF HIRING OF CREDIT

CARD - VISA CREDIT CARD MEMBER, CHASE FREEDOM A PAYMENT

PROTECTION, BETWEEN 2009 & APRIL, 2011, THAT AS THE LEGAL &

REGISTERED OWNER OF CHASE BANK, USA, N.A., JP MURKIN CHASE & CO.

A U.S. BANK A HOLDING COMPANY, OFFICIAL PRODUCTS & SERVICES  
TO CONSUMERS, VIA UNITED STATES A U.S. BANKS A BANKING - THE  
BANKING INDUSTRY, LAWS, REGULATIONS & RULES, FOR POST 1950 OF A  
FOR MULT OF ONE POST 1950 OF, 1 ONE 1950 OF, AND NOW OF IN 200  
OF, AT ALL TIMES OF FOR WHICH EACH SUCH BANK, IS LIABLE OF TO PAY  
FOR WHAT IS ALLOWED OF, TIMES 3, AT ALL TIMES OF, ONCE CONVICTED,  
IN A COMPETENT COURT, A BY A COMPETENT JURY OF (1) WITH IN  
ALL CASES OF, WOULD BE A U.S., BANKS A BANKING, THE BANK  
INDUSTRY, FEDERAL & UNITED STATES GRAND JURY, CONSISTING OF,  
23 COMPETENT JURY TRIAL MEMBERS OF AS HELD BY A FEDERAL GRAND  
JURY, TO SETTLE ALL DISPUTES OF VALUE AT \$20.00 OR MORE OF WITH  
SUCH JURY OF 12 FEMALES & 11 MALES OF, AGES 18 TO 65 OF WITH  
A REASONABLE TERM, 6 YEARS TO 10 YEARS OF WITH SUCH NOTICE OF OF  
JULY 28, 2011, NOW POSTCARD NOTICE OF, ACKNOWLEDGING THE EXISTE  
NCE OF, KARDONICK V. JP MORGAN CHASE & CO., 10-CU-23235,  
<sup>SUCH NOT DISCLOSED, SUCH JURY TRIAL, AT ALL TIMES OF</sup>  
FLORIDA OF, THUS, I OBJECT, TO SUCH LEGAL BEHAVIOR, ON  
THE PART OF THIS COURT, U.S. DISTRICT COURT FOR THE  
SOUTHERN DISTRICT OF FLORIDA, 400 NORTH MIAMI AVENUE,  
MIAMI, FLORIDA - MIAMI, 33128, AS OF JULY 28, 2011, & I  
OBJECT TO THE LEGAL BEHAVIOR, OF JP MORGAN CHASE & CO., 10  
CU-23235, L.S.O. FLA.1 V. KARDONICK SETTLEMENT ADMINISTRATOR  
& 2 OTHER PARTIES, & OBJECT, AS WELL AS, TO THIS COURT,  
AWARDING SETTLEMENT CONTRACT, 10-CU-23235, TO SUCH PARTIES,  
AS DISCLOSED TO VICTOR CAPURON, <sup>EL KARDONICK, & 2 OTHER PARTIES</sup> VIA NOTICE, JULY 28, 2011, AS  
HAVING OCCURRED OF, WITHOUT KNOWN JURY APPROVAL, EXEC  
SEXECUTED OF, OF ONE PROCEED, FOR THE PROTECTION OF  
<sup>2011/07/28</sup> RIGHTS, AT ALL TIMES OF & THE ADVICE & CONSENT OF  
OF VICTOR CAPURON, AT ALL TIMES OF WITH (1) AS  
OF 8/15/2011, VICTOR CAPURON, HAS NOT BEEN NOTIFIED  
OF THAT VIA HIS ANSWER TO THE POST CARD, NOTICE OF  
IT WILL BE, ~~IT~~ MADE A PARTY TO KARDONICK V.  
JP MORGAN CHASE & CO., 10-CU-23235, IT WILL  
BE CONSIDERED (1) OF BY JURY TRIAL OF FOR 3

times of which it has been allowed of as a plaintiff,  
He would also be allowed, all of, related damages, awards,  
as the jury would allow, by law of & determined on dispute  
resolution, by jury of, & law of, to be equal to that of, for  
the class action, class suit of, at all times of, with this letter  
to also serve of, as legal notice of, of the potential filing of  
of a lawsuit of, by Victor Caputo, as plaintiff, for which  
Citibank, USA, N.A., JP Morgan Chase & Co., is to be a party,  
a by the postcard a notice of, as received, 8/15/2011, such notice  
a postcard, a <sup>civil</sup> case, a all parties of, including this court, are  
a party, with such lawsuit, to be filed for jury trial, in the  
United States of America, Federal District Court, for the Southern District  
of New York, Foley Square, New York, City of New York, 10007 via pro se  
office, via forma pauperis, affidavit, such of filing to occur, most  
likely of, after Labor Day, 2011, with this letter, to serve notice  
that this court, as not having a local & recognized, business  
license, as owned by himself of, plaintiff, Victor Caputo, as approved by  
jury trial, at all times of & in accordance with local law, due process  
of law, for the protection of individual rights, & full as such in, & in  
accordance of, with procedural due process of, with leave of court of, &  
approval of jury trial of, & appropriate contract & warrant such of,  
with such business license, application for approval of to have <sup>been</sup> filed  
during the period of 1959 to 1979, for a 1960 start, & 1995 to 2000,  
for a 2000 start, this court, a all business of, as to be null &  
void, such of & a unlawful undertaken, at all times of, & that  
all parties of are such & a party to the undertaken, that this  
court of is, at all times of with such of Kardovich v JP Morgan  
Chase & Co., I Victor Caputo, in each & every competent, local &  
recognized court, in state of Florida of, as well as, state of New  
York, am making through jury trial approval, that this  
court & all parties of, in the founding of, & establishing of  
of legal - remaining to the law of <sup>court</sup> practice, to include parties  
to JP Morgan Chase & Co., 10-CV-23235, re. Jankara Party etc.

PAY, THIS COMPLAINT - PLAINTIFF, VICTOR LAPURSU, A SP MORGAN  
REAL ESTATE BANK, CHASE BANK, USA, N.A.  
& CITI CHASE & CO., A UNITED STATES A U.S. BANKS & BANKING, A  
BANKING INDUSTRY, A LAWS, REGULATIONS & RULES, & BANK LEGAL,  
LEGAL & REGULATED, BANK & HOLDING CO., UNITED STATES A U.S., &  
U.S. GOVERNMENT OF 6 TIMES OF, WHICH IS ALLOWED BY INCLUDING A  
PRE COURT VERDICT OF MONEY AMOUNT, MONEY AMOUNT, PAYABLE OF  
TO, VIA UNITED STATES A U.S. FEDERAL DISTRICT COURT, FOR THE SOUTH  
ERN DISTRICT OF NEW YORK, FOLEY SQUARE, NEW YORK, NEW YORK, 10007,  
AT ALL TIMES WITHIN 90 DAYS OF RECEIPT OF LETTER, HEREIN OF A  
LETTER OF A COMPLAINT LAW, COURT A SURRY TRIAL, CONTRACT A WARRANT  
RECEIVED OF, AT ALL TIMES OF, SUCH AS TO BE NOW REFUNDABLE OF AT ALL TIME  
OF TO BE REFUNDABLE, AT ALL TIMES OF, WITHIN SUCH OF PLAINTIFF, VICTOR  
LAPURSU OF, AT A PART VIA KARDONICK V. SP MORGAN, CHASE & CO., 10-  
CU-23235, AND REQUIRES PAYMENT OF COST TO BE PAID BY THE EVENT, AS TO  
BE PAID BY KARDONICK SETTLEMENT ADMINISTRATOR, A THIS COURT, (SOUTHERN U.S.  
DISTRICT COURT FOR THE SOUTHERN DISTRICT OF FLORIDA, 400 NORTH MIAMI  
AVENUE, MIAMI, FLORIDA - MIAMI, 33128, A SP MORGAN CHASE & CO., AS A PARTY,  
IN 10-CU-23235, SUCH AS TO BE PAID AS SOON AS POSSIBLE OF A ALL OF, A  
REASONABLE AMOUNT OF AS TO BE ESTABLISHED BY SURRY TRIAL OF VIA FEDERAL  
GRAND SURRY, VERDICT, HOLDING SP MORGAN CHASE & CO., AS A PARTY IN  
THIS COURT, A KARDONICK SETTLEMENT ADMINISTRATOR, ALL OF RESULT OF  
10-CU-23235, FOR PAYMENT, MONEY - JUST COMPENSATION, (X) UPON COMPLETION OF  
OF SURRY TRIAL, THAT SUCH COST TO BE PAID BY THE EVENT, IS PAYABLE & DUE, TO BE  
PAID TO VICTOR LAPURSU OF SUCH AS TIME PERIOD OF ALL OF FOR 10-CU-23235,  
RE: KARDONICK, ET AL, V. SP MORGAN CHASE & CO., ET AL, & NOT REFUNDABLE  
OF AT ALL TIMES OF SUCH AS TO AMOUNT TO \$162.00 PER DAY OF, AT ALL TIMES OF  
SUCH 10-CU-23235, IS AN ACTUAL CASE, IN HEREIN OF U.S. DISTRICT COURT FOR  
THE SOUTHERN DISTRICT OF FLORIDA, 400 NORTH MIAMI AVENUE, (MIAMI) AVENUE,  
MIAMI, FLORIDA, MIAMI; 33128,

THANK YOU,

HOPE TO BE HEARING FROM  
YOU SOON, I CAN BE REACHED  
AT MY ADDRESS, AT ALL TIME

OK,

Victor F. Capurso

Kardonick v. JPMorgan Chase & Co., 10-cv-23235 (S.D. Fla.)

**CLAIM FORM**

To receive benefits from this Settlement, your claim form must be received on or before August 8, 2011.  
Mail your completed and signed claim form to:

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

You must complete all four sections and sign below in order to receive any benefits from this Settlement.

1. **CLAIMANT INFORMATION:**

VICTOR  
FNAME1 F CAPURSO  
MI1 LNAME1

FNAME2 \_\_\_\_\_ MI2 LNAME2 \_\_\_\_\_

37-40 76<sup>th</sup> STREET, 2ND. FLOOR, REAR ROOM  
ADDRESS 1

ADDRESS 2 \_\_\_\_\_

NYC, New York - NYC, JACKSON HEIGHTS, (N) N.Y. 11372  
CITY STATE ZIP ZIP4 (optional)

DATE OF BIRTH 06/10/1949

2. **EITHER** state the number that appears on the mailing label of the postcard you received here \_\_\_\_\_, **OR** state the last four digits of your Social Security Number here 9056, **OR** state the last four digits of **ANY** of your Chase credit card accounts that were enrolled in a Payment Protection Product at some time between September 1, 2004 and November 11, 2010 here \_\_\_\_\_.

3. Please check the box next to the statement that is correct about you:

- I **have** been discharged in bankruptcy for the Chase account(s) that were enrolled in a Payment Protection Product.
- I **have not** been discharged in bankruptcy for the Chase account(s) that were enrolled in a Payment Protection Product.

4. Please check all boxes that apply. If you do not check at least one box your claim will not be paid.

- I made a claim for Chase Payment Protection benefits and my claim was denied.
- I was billed for or enrolled in a Chase Payment Protection Product without my knowledge or consent **and/or** I was self-employed, retired, seasonally employed, or employed less than 30 hours per week (or less than 15 hours per week for students), or I voluntarily forfeited my job (resigned) at some point during my enrollment in a Chase Payment-Protection Product.
- None of the above categories apply to me, but I am not completely satisfied with the Chase Payment Protection Product(s) in which I was enrolled at some point between September 1, 2004 and November 11, 2010.

I declare that I have accurately filled out this form to the best of my knowledge.

Signature: Victor F. Capurso

Name (please print): VICTOR F. CAPURSO

Date: 08/15/2011



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

**THIS PACKAGE CONTAINS ONE (1) PAPER CLAIM FORM  
FOR THOSE WHO CANNOT FILE ON-LINE AT**

**[www.KardonickSettlement.com](http://www.KardonickSettlement.com).**

**IF YOU NEED ADDITIONAL PAPER CLAIM FORMS,  
YOU MAY USE PHOTOCOPIES OF THIS CLAIM FORM.**

