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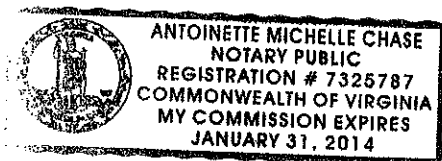
### COMMONWEALTH OF VIRGINIA COUNTY OF FAIRFAX

Being duly sworn, Claudia Prudencio says that she is the principal clerk of USA TODAY, and is duly authorized by USA TODAY to make this affidavit, and is fully acquainted with the facts stated herein: on Wednesday, April 6, 2011 following legal advertisement - Kardonick v. JP Morgan Chase & Co. - was published in the national edition of USA TODAY.

  
Principal Clerk of USA TODAY  
April 6, 2011

Kardonick v. JP Morgan Chase & Co. et al  
This 6<sup>th</sup> day of April month  
2011 year. Doc. 367 Att. 6

Antoinette Michelle Chase  
Notary Public



It's also a way to reach a coveted audience. "That's where the next generation of music fans is coming from," says James, who has spoken at NYU, Rutgers and Montclair State University. "The college radio market is one of the last bastions of sanity in the music business, the last place where there's independent thought."

And, as pioneers who came of age during a tumultuous time for the music business, they have lessons to share. If there's a single message they're sending, it's that success requires far more than musical talent.

"Friends of mine had more talent, but they were lazy," says Motown hitmaker Lamont Dozier (*Baby I Need Your Loving*), 69, who gives master classes at USC. "You have to put the work into it, and you have to want it really bad."

In some ways it's ironic that these legends, many of whom made it big without benefit of a college degree, are endorsing rock music as a college subject.

"When I was young, the academic world very much looked down their noses at rock 'n' roll," says Fogerty, who tried junior college briefly. Being a rock singer "became sort of a badge of honor. You were fighting the good fight even though everybody seemed to be against you."

Miller, who had a band while in school, attended the University of Wisconsin-Madison for four years but left six credits shy of an English degree. He says his best education occurred in high school and on the road. "College was just an opportunity for gigs," he says.

Now, as an artist in residence at USC, he treats his students as if they're business majors. The first lesson he gave students was about starting their own publishing company so they own their work. This summer, they're invited to come backstage before his show in Los Angeles.

"They all have this fantasy they're going to be rich, or (life will be) like some video they've seen on MTV," he says. "I want them to understand what it is you have to do when you want to do this. I want them to see the trucks drive up and the (crew) unload the grimy equipment."

Others tell personal tales of losing millions of dollars by signing away rights to their music. In his talks, James explains his anguished and sometimes "scary"

sicians.) Volman and bandmate Howard Kaylan lost rights to not only their songs, but also their names. (They performed with Frank Zappa as Phlorescent Leech & Eddie.)

"We were so naïve and so unskilled and unschooled that we were ripe to be taken advantage of," says Volman, whose program

other bands, including Meat Loaf and Patti Smith, and maintains a devoted fan base.

"He knew he let a chance at heartthrob stardom slip by, but the longevity of his career is largely due to his unending curiosity and creativity — the unexpected twists and turns that made being a Todd fan so de-

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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](http://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](http://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](http://www.KardonickSettlement.com), write to Kardonick Settlement Administrator, P.O. Box 280, Philadelphia, PA 19105-0280, or call toll-free 800-220-2204. **DO NOT CALL THE COURT, CHASE OR CHASE'S COUNSEL REGARDING THIS NOTICE.**