

Document # 5 – Objectors’ Chart

Name of Objector (Dkt #)¹	Name of Counsel	Date of Filing of Objection	Notes²
1. Marc and Tammy Doran	unrepresented	5/11/2011	<ul style="list-style-type: none"> • Home state: Texas • Reason: Chase has done worse things than this
2. Carl A. Cole	unrepresented	5/23/2011	<ul style="list-style-type: none"> • Home state: Arizona • Reason: inadequate settlement amount
3. David B. Hibbard	unrepresented	5/24/2011	<ul style="list-style-type: none"> • Home state: New York • Reason: unclear
4. Kevin Quinlan	unrepresented	6/14/2011	<ul style="list-style-type: none"> • Home state: New York • Reason: unclear
5. Shirley Seege Brown	unrepresented	7/7/2011	<ul style="list-style-type: none"> • Home state: Kentucky • Reason: inadequate settlement amount
6. Helen Wilcox	unrepresented	8/1/2011	<ul style="list-style-type: none"> • Home state: New Jersey • Reason: inadequate settlement amount
7. Trevor Grant	unrepresented	8/8/2011	<ul style="list-style-type: none"> • Home state: Texas • Reason: unclear

¹ Docket Numbers are provided. If no Docket Number is provided, a copy of the objection is attached hereto.

² To the extent applicable and known to Class Counsel, “Notes” include objectors’ home state, amount of money objector paid Chase for PPP (provided to us from Chase’s counsel), reasons provided for the objection, and the status of deposition of the objector.

8. Cynthia M. Bracken	unrepresented	8/8/2011	<ul style="list-style-type: none"> • Home state: Florida • Reason: inadequate settlement amount
9. Matthew W. Thomas	unrepresented	8/15/2011	<ul style="list-style-type: none"> • Home state: Pennsylvania • Reasons: inadequate settlement amount, excessive legal fees
10. Margaret Wheeler	unrepresented	8/15/2011	<ul style="list-style-type: none"> • Home state: Texas • Reasons: class definition, money to class representatives, inadequate settlement amount, no injunctive relief
11. Carla Victoria Diaz	unrepresented	8/17/2011	<ul style="list-style-type: none"> • Home state: California • Reason: inadequate settlement amount
12. Jonathan Marr	unrepresented	8/18/2011	<ul style="list-style-type: none"> • Home state: Massachusetts • Reason: inadequate settlement amount (\$60 Million “should not be out of the question”)
13. Susan Marie Borden	unrepresented	8/18/2011	<ul style="list-style-type: none"> • Home state: New York • Reasons: definition of “claims,” money to class representatives, counsel fees, no injunctive relief
14. Daniel and Katie Sibley (Dkt # 339)	Thomas Cox (Dallas, TX)	8/18/2011	<ul style="list-style-type: none"> • Home state: Texas • Money spent: Objector never paid any money to Chase for PPP • Reasons: Insufficient notice, unfair restrictions on objectors, inadequacy of information about remedy, no sub-classes, excessive fees, class certification issues • Deposition status: deposition being scheduled

15. Cindy Barginear (Dkt # 339)	Thomas Cox (Dallas, TX)	8/18/2011	<ul style="list-style-type: none"> • Home state: Texas • Money spent: Objector never paid any money to Chase for PPP • Reasons: Insufficient notice, unfair restrictions on objectors, inadequacy of information about remedy, no sub-classes, excessive fees, class certification issues • Deposition status: deposition being scheduled
16. Victor Capurso	unrepresented	8/19/2011	<ul style="list-style-type: none"> • Home state: New York • Reasons: Settlement amount too low, insufficient notice, excessive fees
17. Clarke Hampe	unrepresented lawyer	8/19/2011	<ul style="list-style-type: none"> • Home state: Texas • Reasons: no subclasses, poor class notice, Settlement amount too low, excessive attorneys' fees, class certification issues
18. Manijeh Sabi	unrepresented	8/19/2011	<ul style="list-style-type: none"> • Home state: New York • Reason: Settlement amount too low after fees and expenses
19. Douglas Paluczak (Dkt # 354)	Matt Weinstein (Miami, FL)	8/19/2011	<ul style="list-style-type: none"> • Home state: Missouri • PPP Money spent: \$.61 paid to Chase by Objector on PPP • Reasons: excessive fees, insufficient settlement amount, no injunctive relief, no subclasses • Deposition status: deposition being scheduled
20. Chris Schulte (Dkt # 354)	Matt Weinstein (Miami, FL)	8/19/2011	<ul style="list-style-type: none"> • Home state: Missouri • PPP Money spent: \$6.83 paid to Chase by Objector on PPP • Reasons: excessive fees, insufficient settlement amount, no injunctive relief, no subclasses • Deposition status: deposition being scheduled

21. Laura Fortman (Dkt # 354)	Matt Weinstein (Miami, FL)	8/19/2011	<ul style="list-style-type: none"> • Home state: Missouri • PPP Money spent: \$5.23 paid to Chase by Objector on PPP • Reasons: excessive fees, insufficient settlement amount, no injunctive relief, no subclasses, • Deposition status: deposition being scheduled
22. Tom Blanchard (Dkt # 352)	Jeff Brown (Boca Raton, FL) and Patrick Sweeney (Madison, WI)	8/19/2011	<ul style="list-style-type: none"> • Home state: Wisconsin • Reasons: inadequate, cumbersome claims administration, attorneys' fees issues, relief creates conflict in the class, <i>cy pres</i> funds, value to the class, inadequate notice • Deposition status: deposition sought, no response from counsel
23. September Katje (Dkt # 357)	Jeff Brown (Boca Raton, FL) and Patrick Sweeney (Madison, WI)	8/19/2011	<ul style="list-style-type: none"> • Home state: California • Reasons: incomplete settlement agreement, excessive attorneys' fees, class certification issues, settlement amount • Deposition status: deposition sought, no response from counsel
24. William McWhorter (Dkt # 351)	N. Albert Bacharach, Jr. (Gainesville, FL)	8/19/2011	<ul style="list-style-type: none"> • Home state: Florida. • Reasons: Insufficient notice, unfair settlement amount for claimants and excessive fees • Deposition status: deposition being scheduled

MARC & TAMMY DORAN
P O BOX 3092
VALLE DE ORO, TX 79010
marcbdor@msn.com

MAY 11, 2011

KARDONICK SETTLEMENT ADM
P O BOX 280
PHILADELPHIA, PA 19105-0280

RE: JPMORGAN CHASE MANHATTAN 10cd23235

I'M IN RECEIPT OF THE ABOVE CLASS ACTION NOTIFICATION. I AM OBJECTING TO THE SETTLEMENT OFFER FOR MANY REASONS:

1. BECAUSE CHASE HAS MANY MORE CRIMES THEY HAVE COMMITTED AND TO AGREE TO A WIMPY SETTLEMENT FOR THESE CROOKS IS PLAIN MALFEASANCE.
2. BECAUSE THEY COMMITTED LIE AFTER LIE AND EXPECT US TO BELIEVE THEM.
3. THEY KNOW BETTER THAN TO TURN A DISPUTED ACCOUNT OVER TO THE CREDIT BUREAUS ('FAIR CREDIT REPORTING ACT' AND 'THE FEDERAL DEBT COLLECTION PRACTICES ACT') YET THEY DO IT WITH IMPUNITY.
4. THEY KNOWINGLY DID NOT ISSUE A 1099 FORM BUT SENT ONE TO THE IRS AND MALIOUSLY TURNED THE ACCOUNT OVER TO SEVERAL COLLECTION AGENCIES ONE AFTER ANOTHER FOR THE PAST FIVE YEARS AFTER THEY HAD BEEN NOTIFIED TO 'CEASE AND DESIST.'
5. THEY ILLEGALLY SEIZED MONEY OUT OF OUR CHECKING ACCOUNT WITHOUT PERMISSION CALLING IT, "AUTO PAY."

I HAVE ENCLOSED SOME PROOFS, DOCUMENTS, AND HAVE MANY OTHER ITEMS IN MY POSSESSION IN CASE THEY ARE NEEDED. PLEASE PLAN TO KICK ASS AND TAKE NAMES.

WITH KINDEST REGARDS,

MARC & TAMMY DORAN
806-353-5588



CC: FILE 2
P.S. MY SPELL CHECK DON'T WORK.

MICHAEL 'MARC' & TAMMY DORAN
P O BOX 3092
VALLE DE ORO, TX 79010-3092
806-353-5588 email; marcbdoran@wildblue.net

4/11 I got
Collisions Copy
Cale - 'didn't
quite believe
himself - crazy

COND from page 1 IRS 1040A 2008

PART II CHASE

NOW IN REFERENCE TO THE IRS LETTERS OF JUNE 10th AND AUGUST 2nd
CONCERNING CHASE MANHATTAN BANKS' WRITE OFF:

I told Jim
Desperado
See
attached

SOMEONE NEEDS TO INFORM THE PEOPLE AT CHASE THAT IT'S A VIOLATION OF THE 'FAIR CREDIT REPORTING ACT' TO SUBMIT ACCOUNTS THAT ARE DISPUTED, OR IN LITIGATION, OR PENDING SOME KIND OF FEDERAL OR STATE ACTION. IN ORDER TO COMPLY WITH 'FEDERAL TRUTH AND LENDING LAWS' AND THUS REVEALING THE TRUE NATURE OF THE WRITE OFF.

TRUTH AND DISCLOSURE MUST BE GIVEN TO THE BUREAUS SINCE IT CAN SEVERLY EFFECT YOUR ABILITY TO GET A LOAN ON A CAR, HOME, OR ANYTHING ELSE FOR THAT MATTER. AS IT TURNS OUT; THEY DIDN'T. THUS, CAUSING US TO BE DENIED REFINANCING OF OUR HOME AT A LOWER PERCENTAGE RATE, AND DENIAL OF AN AUTO LOAN. GREAT HARM AND EMOTIONAL DISTRESS ALONG WITH A MUCH LOWER "CREDIT SCORE." THIS ALSO AFFECTED MY VETERANS RE PAYMENT SCHEDULE. IRS BIRMINGHAM SEIZES \$112.47 FROM OUR ACCOUNT.

CHASE DID NOT ISSUE A 1099 FORM TO US. IF THEY DID, WE DID NOT RECEIVE IT. (IM SURE THEY WILL COME UP WITH AN EXCUSE OR REASON). THEY HAVE NO LEGAL JUDGEMENT AGAINST US. WE INTEND TO PROVE TO YOU THAT CHASE METHODICALLY USES DECEIT, FRAUD, AND MIS-INFORMATION WHEN IT COMES TO THEIR WRITTEN DOCUMENTS AND CONVERSATIONS.

THE DISPUTE STARTED IN SEPTEMBER 2006. APR FEES, TRANSFER FEES, AND VARIOUS OTHER FEES WERE IN DISPUTE. THE GOVERNMENT RECENTLY PAST LAWS TO PROTECT CONSUMERS ON THESE TYPE ISSUES. SEE ITEM A.

ON JAN 4, 2007 CHASE SENT US A LETTER (NOT SHOWN) WANTING INFORMATION ON OUR NEW BANK ACCOUNT SO THEY COULD PROCESS A \$20,000.00 LOAN? INTO OUR ACCOUNT. THIS IS FOR A LOAN WE NEVER APPLIED FOR OR REQUESTED. (I WILL ASK CHASE FOR COPIES OF THE PAPERWORK IF THEY HAVE ANY (THEY WON'T)... BUT THE REAL REASON WAS TO GET OUR ACCOUNT NUMBER SO THEY COULD SEIZE OUR ACCOUNT. SEE ITEM B.

MEANWHILE (JAN 15th) THEY ILLEGALLY SEIZED \$790.40 FROM OUR SOCIAL SECURITY CHECK VIOLATING FEDERAL AND STATE LAWS ON ILLEGAL SEIZURES OF PERSONAL PROPERTY NOT INCLUDING CONSTITUTIONAL VIOLATIONS.

THEN ON JANUARY 23RD THEY WERE NOTIFIED VIA OUR BANK THAT THE SEIZURE (SO CALLED AUTO-PAY) WAS NOT AUTHORIZED. (SEE B2 PARA 2) AND WANTED TO CHARGE US A FEE OF \$69.00 FOR THEIR CRIMINAL FRAUDULENT ACTIVITIES! NOW TO TOP IT OFF, THEY ILLEGALLY SEIZE \$421.77 ON FEB 21st KNOWING THAT THERE WAS NO AUTO PAY!

THIS IS EXTORTION AND HARRASSMENT TO THE HIGHEST DEGREE. SEE ITEM B3.

Account Access Bill Payment Secure Forms Products & Services Rates User Options Help S

Account Notifications Summary Account Scheduled Transfer Export Transfers

Printer Friendly

B

Member Number [REDACTED]
Member Name : MARC DORAN

Account #2 Detail

Account Title	GOLDEN RED APPLE CHECKIN	Account Balance	\$525.43
Account Number	2	Available Balance	\$525.43
Account Type		2007 Dividends	\$0.64
		2006 Dividends	\$10.57

354 74 00

Date	Check #	Transaction Description	Debit	Balance
01-18-2007	3936	SH DRAF	326.94	525.43
01-17-2007	3934	SH DRAF	12.78	852.37
01-17-2007	6769	SH DRAFT	59.00	865.15
01-16-2007		WITHDRAW ATM 5216 016535291	156.41	924.15
01-16-2007		WITHDRAW CHASE AUTOPAY 070115	790.40	1,080.56
01-12-2007		WITHDRAW ATM 2201 ROSS-OSAGE DR AMARILLO TX 70126613660 0 01-12-07 13:27	295.11	1,870.96
01-12-2007		DEPOSIT	500.00	2,166.07
01-12-2007		DEPOSIT US TREASURY 303 SOC SEC 011707 : Eff.	576.00	1,666.07

We are on SSA auto pay = fraud

B.S.

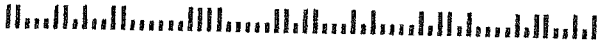
CARDMEMBER SERVICE
P.O. BOX 15548
WILMINGTON, DE 19886-5548



January 23, 2007

016111

Marc Doran
PO Box 3092
Valle De Oro TX 79010-3092



B2

~~BBB~~

6245

they knew!



RE: 414720202186245

We regret that your recent payment was returned to us unpaid.

Dear Marc Doran,

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your account.

While we received your recent payment of \$790.40, we are sorry to advise that the payment was returned to us unpaid. Your bank advised that the reason for the return was CM Advsd Not Auth. If you need additional information regarding the returned payment, please contact your bank.

As a result, we have debited your account for the amount of the payment. At this time, we have applied a return payment fee to your credit card account.

If you have not already done so, please send a replacement payment as soon as possible. For your convenience, you may mail a payment to the address noted above, call us at the toll-free number on the back of your card to complete a payment by phone, or use our on-line payment service at www.cardmemberservices.com.

If you have additional questions, please call our Cardmember Service at the number noted on the back of your card. We will be happy to speak with you. For your convenience, Cardmember Service is available 24 hours a day to assist you.

Sincerely,

Returns Department

04-17-2007		LOAN ADV FROM LOAN 169	20.00	596.29
04-17-2007	<u>3970</u>	W/D DRFT READERS DIGEST CHECK 070417 070417 CHECK	26.53	576.29
04-17-2007		LOAN ADV FROM LOAN 169	26.00	602.82
04-17-2007		WITHDRAW WASTECONNECTIONSEBILL PAYM : Eff. Date: 04-16-07	91.00	576.82
04-17-2007		LOAN ADV FROM LOAN 169 : Eff. Date: 04-16-07	91.00	667.82
04-16-2007	<u>3962</u>	SH DRAFT	326.94	576.82
04-16-2007		LOAN ADV FROM LOAN 169	64.00	903.76
04-16-2007		WITHDRAW CHASE AUTOPAY 070413	523.13	839.76
04-16-2007		DEPOSIT US TREASURY 303 SOC SEC 041807 : Eff. Date: 04-18-07	576.00	1,362.89
04-13-2007		WITHDRAW ATM 403 S WESTERN ST AMARILLO T X 710200196438 04-12-07 15:28	23.06	786.89
04-13-2007	<u>6753</u>	SH DRAFT	19.45	809.95
04-13-2007	<u>3963</u>	SH DRAFT	30.00	829.40
04-13-2007		WITHDRAW THE HARTFORD TCMAAWBAC	151.87	859.40
04-12-2007		WITHDRAW XCEL-SOUTHWESTRNONLINE PMT070412	123.00	1,011.27
04-12-2007		WITHDRAW CREDIT CARD PYMTPAYMENT 070411	300.00	1,134.27
04-11-2007		TRANSFER TO LOAN 169 Internet Access Apr. 11, 2007 14:50 Ref: 130769.	100.00	1,434.27
04-11-2007	<u>6771</u>	SH DRAFT	21.00	1,534.27
04-10-2007		WITHDRAW ATM 5216 WAL-SAMS AMARILLO TX 7 09997620379 04-09-07 14:54	286.58	1,555.27
04-10-2007	<u>3961</u>	SH DRAFT	10.00	1,841.85
04-09-2007		WITHDRAW ATM 403 S WESTERN ST AMARILLO T X 709900183083 04-09-07 13:33	67.13	1,851.85
04-09-2007		DEPOSIT US TREASURY 303 SOC SEC 041107 : Eff. Date: 04-11-07	1,238.00	1,918.98

B3

02-27-2007		WITHDRAW ATM 307 S WESTERN ST AMARILLO T X 705813000553 02-27-07 14:20	41.61	580.89
02-27-2007	<u>3950</u>	SH DRAFT	40.00	622.50
02-27-2007	<u>3951</u>	W/D DRFT SHELL PAYMENT CHECK PYMT 070227 070226	51.21	662.50
02-26-2007		DEPOSIT 500.00		713.71
02-22-2007	<u>3948</u>	SH DRAFT	20.00	213.71
02-22-2007	<u>3946</u>	SH DRAFT	326.94	233.71
02-22-2007		WITHDRAW TRANS OCCID LIFEPOLICY PMT	37.19	560.65
02-21-2007		WITHDRAW ATM 5216 WAL-SAMS AMARILLO TX 7 05243250848 02-20-07 18:00	200.42	597.84
02-21-2007		WITHDRAW ATM 403 S WESTERN ST AMARILLO T X 705100677025 02-20-07 16:48	33.74	798.26
02-21-2007		WITHDRAW ATM 2510 W 6TH AMARILLO TX 7051 74158000 02-20-07 17:08	27.60	832.00
02-21-2007		DEPOSIT chase auto pay 070214 refund unauthorized per janie	421.77	859.60
02-21-2007		WITHDRAW DISCOVER E-PAYMENT 070219	300.00	437.83
02-21-2007		WITHDRAW Online Payments USBANKACH 070220	326.94	737.83
02-21-2007		WITHDRAW WASTECONNECTIONSEBILL PAYM : Eff. Date: 02-20-07	45.23	1,064.77
02-20-2007		WITHDRAW ATM 3350 South Soncy Road Amari llo TX 70511517 45 02-20-07 14:18	85.31	1,110.00
02-20-2007		WITHDRAW ATM 2500 SONCY RD AMARILLO TX 7 05198635101 02-20-07 14:16	59.82	1,195.31
02-20-2007		WITHDRAW ATM 2500 SONCY RD AMARILLO TX 7 05106874501 02-20-07 15:28	43.17	1,255.13
02-20-2007		WITHDRAW DIRECTV DIRECTV 070219	45.25	1,298.30
02-16-2007	<u>3945</u>	SH DRAFT	397.17	1,343.55
02-16-2007		DEPOSIT US TREASURY 303 SOC SEC 022107 : Eff. Date: 02-21-07	576.00	1,740.72

CARDMEMBER SERVICE
P.O. BOX 15548
WILMINGTON, DE 19886-5548



February 25, 2007

B2



53662 RCS 001 007 05707 - NNNNNNNNNNNN

Marc Doran
Po Box 3092
Valle De Oro TX 79010-3092



RE: Your account
ending in 6245

We regret that your recent payment was returned to us unpaid.

Dear Marc Doran,

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your account.

While we received your recent payment of \$421.77, we are sorry to advise that the payment was returned to us unpaid. Your bank advised that the reason for the return was CM Advsd Not Auth. If you need additional information regarding the returned payment, please contact your bank.

As a result, we have debited your account for the amount of the payment. At this time, we have applied a return payment fee to your credit card account.

If you have not already done so, please send a replacement payment as soon as possible. For your convenience, you may mail a payment to the address noted above, call us at the toll-free number on the back of your card to complete a payment by phone, or use our on-line payment service at www.cardmemberservices.com.

If you have additional questions, please call our Cardmember Service at the number noted on the back of your card. We will be happy to speak with you. For your convenience, Cardmember Service is available 24 hours a day to assist you.

Sincerely,

Returns Department

they knew it

PO BOX 15298
WILMINGTON, DE 19850-5298

9394



800-283-1211
VISIT US ONLINE AT WWW.CARDMEMBERSERVICES.COM

January 04, 2007

024215

Marc Doran
PO Box 3092
Valle De Oro TX 79010-3092



Handwritten: P 5 B

RE: 4408041014918399

Please provide the information needed to complete your balance transfer request.

Handwritten: Total BS!!
die, don't speak to me!
~~Handwritten signature~~

Dear Marc Doran,

On January 03, 2007, we spoke to you about depositing funds in the amount of \$20,000.00 into your checking account accessing the above credit card account. Unfortunately, we are unable to complete the transaction with the information recorded. ~ a note!

To help us complete the transaction, please return this letter along with a voided check to the following address: Cardmember Service, P.O. Box 15298, Wilmington, DE 19850-5298. For faster service, please fax the information to the following secured fax line: 1-888-643-9628. Your transfer will be completed within 7 - 10 days of our receipt of this information. If you have any questions, please feel free to call us at the phone number listed above.

We regret any inconvenience this may have caused you. Your complete satisfaction is important to us. We look forward to quickly completing your transfer request.

Handwritten: not mine - Prove it liars

If we can help in any other way, please call us at the toll-free number noted above. For your convenience, we are available 24 hours a day to assist you.

Sincerely,

Cardmember Service

CARDMEMBER SERVICE
P.O. BOX 15548
WILMINGTON, DE 19886-5548



February 25, 2007

B2



53682 RCS 001 007 05707 - NNNNNNNNNNNN
Marc Doran
Po Box 3092
Valle De Oro TX 79010-3092

RE: Your account
ending in 6245



We regret that your recent payment was returned to us unpaid.

they knew it

Dear Marc Doran,

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your account.

While we received your recent payment of \$421.77, we are sorry to advise that the payment was returned to us unpaid. Your bank advised that the reason for the return was CM Advsd Not Auth. If you need additional information regarding the returned payment, please contact your bank.

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If you have not already done so, please send a replacement payment as soon as possible. For your convenience, you may mail a payment to the address noted above, call us at the toll-free number on the back of your card to complete a payment by phone, or use our on-line payment service at www.cardmemberservices.com.

If you have additional questions, please call our Cardmember Service at the number noted on the back of your card. We will be happy to speak with you. For your convenience, Cardmember Service is available 24 hours a day to assist you.

Sincerely,

Returns Department

MICHAEL 'MARC' & TAMMY DORAN
P O BOX 3092
VALLE DE ORO, TX 79010-3092
806-353-5588 email; marcbdoran@wildblue.net

CHASE p.3 Cont from p. 2 AUGUST 18, 2010

I HAD PREVIOUSLY ASKED CHASE WHERE THEY GOT THE AUTO PAY AUTHORIZATION AND THEY COULD NOT PRODUCE ANY DOCUMENTS OF ANY KIND FROM ANYWHERE. JUST MUMBO JUMBO AND, AND MISINFORMATION. AS YOU CAN SEE FROM THEIR RESPONSE. SEE ITEM D. #9 DATED MARCH 12th AND APRIL 3rd. # 3.

WHERE THEY ADMIT IN THEIR OWN WORDS, "not authorized." BUT THEY KNEW THIS IN DECEMBER OF 2007. MEANWHILE BACK AT THE RANCH, ON MARCH 19th CHASE SHOWS THEIR REAL COLORS BY ILLEGALLY SEIZING OUR SOCIAL SECURITY CHECK (SEE ITEM E) TO THE TUNE OF \$1326.88 AND THEY CALL IT "AUTO-PAY."?!

THEN CHASE SEIZES \$523.13 FROM OUR ACCOUNT VIA (AUTO-PAY) ON APRIL 16th. THIS GOES ON AND ON THROUGHOUT 2007 AND 2008 NOT COUNTING THE HUNDREDS OF PHONE CALLS AND COMPUTER CALLS.

AND YOU WANT ME TO PAY TAXES ON CHASE?! I WOULD PREFER A PUBLIC TRIAL AND A JURY OF MY PEERS. I THINK THE OUTCOME WOULD BE IMPORTANT. IT WOULD SHOW THE PUBLIC HOW OLDER PEOPLE ON SOCIAL SECURITY ARE TREATED BY THE IRS AND BIG BAILOUT BANKS. I'M ON SOCIAL SECURITY, OXYGEN 24/7, THREE HEART ATTACKS, A LAMINECTOMY 1-6, HAVE A HERNIATED DISC THAT IS NOT OPERABLE AND MACULAR DEGENERATION. TOGETHER WE CAN WATCH THE LOCAL NEWS, CNN, AND OTHER MEDIA (IN MY WHEELCHAIR WITH MY TUBES HANGING OUT AND A FULL TIME RN AT MY SIDE WITH SOME NITRO AND A BED PAN). AT THE SAME TIME MR. MAC (HON. MAC THORNBERRY) COULD GET A LOT OF VOTES IF HE CHAMPIONED MY CAUSE DURING THE FALL ELECTIONS.

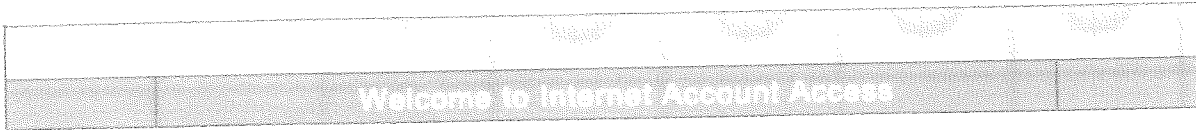
MY BANK MANAGER IS READY TO TESTIFY, HIS SECRETARIES ARE READY TO TESTIFY AND WE ARE READY TO TESTIFY AMONG OTHERS. THIS WHOLE SCENARIO HAS CAUSED US INMEASUREABLE PAIN, STRESS, AGONY, AND THAT IS ONLY PART OF THE STORY.

WITH KINDEST REGARDS,



MARC & TAMMY DORAN

CC: FILE 2
HON. MAC THORNBERRY U S CONGRESS,
IRS,
FILE 2



- Account Access
- Bill Payment
- Secure Forms
- Products & Services
- Rates
- User Options
- Help
- Sign Off



- Account Notifications Summary
 - Account Scheduled Transfer
 - Export Transfers
- Printer Friendly

Member Number: [REDACTED]
 Member Name : MARC DORAN

Account #2 Detail

Account Title	GOLDEN RED APPLE CHECKIN	Account Balance	\$0.00
Account Number	2	Available Balance	\$-576.00
Account Type	Share Draft	2007 Dividends	\$1.46
		2006 Dividends	\$10.57

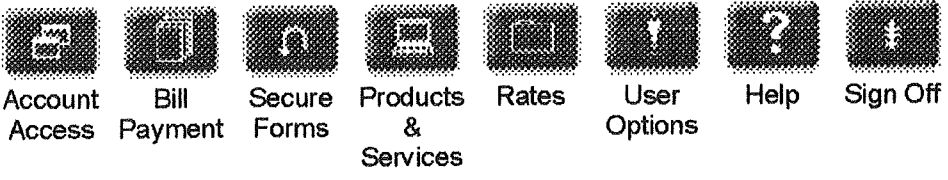
Bounced Elec Bill Remit - 6 Other

Account #2 History
 02-01-2007 to 03-19-2007

Date	Check #	Transaction Description	Credit	Debit	Balance
03-19-2007		WITHDRAW CHASE AUTOPAY		1,326.88	0.00
03-19-2007		REV FEE	20.00		1,326.88
03-19-2007		REFUNDING NSF FEE \$-20.00			
03-19-2007		LOAN DEP FROM LOAN 169 ODP FEE	609.77		1,306.88
03-19-2007		CHASE AUTOPAY 070316 \$20.00		20.00	697.11
03-19-2007		WITHDRAW DISCOVER E-PAYMENT 070317		400.00	717.11
03-19-2007		WITHDRAW THE HARTFORD TCMAAWBAC		151.87	1,117.11
03-19-2007		WITHDRAW MUTUAL OF OMAHA 4023512689		33.50	1,268.98
03-19-2007		WITHDRAW DIRECTV DIRECTV 070316		61.30	1,302.48
03-19-		DEPOSIT US TREASURY 303 SOC SEC 032107 : Eff. Date:	576.00		1,363.78

LOAN to COVER illegal seizure

169



Member Number : 572520656
 Member Name : MARC DORAN

Loan #169 Detail

Loan Title	LINE OF CREDIT	Loan Balance	\$1,230.03
Loan Number	169	Available Balance	\$769.97
Loan Type	Line of Credit	2007 Interest	\$63.91
Next Due Date	May 15, 2007	2006 Interest	\$204.22
Next Payment	0.00	Loan Payoff Amount	\$1,231.31
Interest Rate	12.650%		

Loan #169 History
 03-01-2007 to 04-20-2007

Date	Transaction Description	Credit	Debit	Balance	Principal	Interest
04-17-2007	PAYMENT FROM ACCT 2 advanced because of "unauthorized" draft	201.00		1,230.03	-198.39	2.61
04-17-2007	TRANSFER TO ACCT 2		20.00	1,428.42	20.00	
04-17-2007	TRANSFER TO ACCT 2		26.00	1,408.42	26.00	
04-17-2007	TRANSFER TO ACCT 2 : Eff. Date: 04-16-07		91.00	1,382.42	91.00	
04-16-2007	LOAN CHG REQPMT THIS CYCLE 67.00, MINPMT 67.00, CYCLE DATE 04-16-07	0.00		1,291.42		
04-16-2007	TRANSFER TO ACCT 2		64.00	1,291.42	64.00	
04-11-2007	PAYMENT FROM ACCT 2 Internet Access Apr. 11, 2007 14:50 Ref: 130769.	100.00		1,227.42	-89.50	10.50
03-22-2007	PAYMENT FROM ACCT 2	609.77		1,316.92	-607.49	2.28

4

04-17-2007		LOAN ADV FROM LOAN 169	20.00	596.29
04-17-2007	3970	W/D DRFT READERS DIGEST CHECK 070417 070417 CHECK	26.53	576.29
04-17-2007		LOAN ADV FROM LOAN 169	26.00	602.82
04-17-2007		WITHDRAW WASTECONNECTIONSEBILL PAYM : Eff. Date: 04-16-07	91.00	576.82
04-17-2007		LOAN ADV FROM LOAN 169 : Eff. Date: 04-16-07	91.00	667.82
04-16-2007	3962	SH DRAFT	326.94	576.82
04-16-2007		LOAN ADV FROM LOAN 169	64.00	903.76
04-16-2007		WITHDRAW CHASE AUTOPAY 070413	523.13	839.76
04-16-2007		DEPOSIT US TREASURY 303 SOC SEC 041807 : Eff. Date: 04-18-07	576.00	1,362.89
04-13-2007		WITHDRAW ATM 403 S WESTERN ST AMARILLO T X 710200196438 04-12-07 15:28	23.06	786.89
04-13-2007	6753	SH DRAFT	19.45	809.95
04-13-2007	3963	SH DRAFT	30.00	829.40
04-13-2007		WITHDRAW THE HARTFORD TCMAAWBAC	151.87	859.40
04-12-2007		WITHDRAW XCEL-SOUTHWESTRNONLINE PMT070412	123.00	1,011.27
04-12-2007		WITHDRAW CREDIT CARD PYMTPAYMENT 070411	300.00	1,134.27
04-11-2007		TRANSFER TO LOAN 169 Internet Access Apr. 11, 2007 14:50 Ref: 130769.	100.00	1,434.27
04-11-2007	6771	SH DRAFT	21.00	1,534.27
04-10-2007		WITHDRAW ATM 5216 WAL-SAMS AMARILLO TX 7 09997620379 04-09-07 14:54	286.58	1,555.27
04-10-2007	3961	SH DRAFT	10.00	1,841.85
04-09-2007		WITHDRAW ATM 403 S WESTERN ST AMARILLO T X 709900183083 04-09-07 13:33	67.13	1,851.85
04-09-2007		DEPOSIT US TREASURY 303 SOC SEC 041107 : Eff. Date: 04-11-07	1,238.00	1,918.98

**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.

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

Reason,

8/9

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Case # 10 Cd 23235480



Mr Marc Doran
PO Box 3092
Valle De Oro TX 79010-3092

RECEIVED
JUN 10 2011
BY

Kodjick Statement Gdm
PO Box 280
Philadelphia, Pa 19105-0280

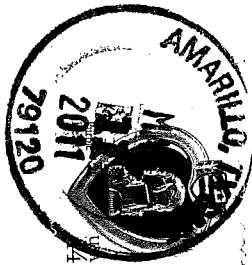


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May 23, 2011

Carl A. Cole
Chase Acct. # 4266 8411 1554 2357
3700 S. Ironwood Dr. #139
Apache Junction, AZ 85120
480 626-1697

cc: KARDONICK SETTLEMENT
SELL-OUT OF MY INTERESTS

U.S. District Court for the Southern District of Florida
400 N. Miami Ave.
Miami, Florida 33128

Re: Objection to Kardonick vs. J. P. Morgan Chase & Co. settlement
Case #10-cv-23235 (S.D. Fla.)

To Whom It May Concern:

I am filing a strong objection to the proposed settlement that I received a short time ago from the Kardonick administrator that stated that I was a potential claimant in this class action suit. It also stated that I needed to file a claim for a portion of the settlement of \$15 - \$60 BEFORE, administration costs, attorney fees and legal expenses. Assuming that this is accurate this is a totally ridiculous settlement amount even if these were the net settlement payments after the payment of all the fees.

My strenuous objection is based on the following:

- 1) I was a Chase Credit Card holder during the timeframe of this legal action
- 2) I did pay for payment protection insurance of several dollars per month for several months including the time of my health problem described below and after, including the time when I made a claim on the plan.
- 3) I was making regular payments during 2007 up and until the time of my heart attack on February 8, 2008. The resulting recovery period caused me to not be able to work on a regular job and make payments on my credit card. Chase began to apply pressure for payments and then turned me over to a collection agency for this account after applying late charges, non-payment charges and compound interest charges on the unpaid balance at the rate of 27.24%. This occurred for almost one year and they now claim that my unpaid balance was over \$500.00 on an account that only had a \$200 credit limit. My statement balance the \$197.22 and I had made a \$50 payment on June 4th which was over the \$10 required monthly payment. My payment performance on this account was excellent prior to my heart attack.
- 4) I tried to file an insurance claim in early 2009 against my payment insurance and was told that my insurance was not in place at the time of my disability. This was a bold-faced lie and it was fraudulent and at the very least was "unfair and deceptive" much less breach of contract. I contend that this action was consistent with the predatory practices claimed by Kardonick in this legal action but my damages far exceeded the amount offered by this settlement.

Objection letter to proposed settlement – Kardonick vs. Chase Page 2

- 5) Had this insurance kicked in and paid the credit card payments as I was promised it would have paid my monthly payment and prevented the non-payment and over-limit charges.
- 6) My actual damages were (are) several hundred dollars plus the annoyance of a collection company that sometimes called me 3 times per day. Their name is Portfolio Recovery Associates. Chase and / or this collection agency has posted derogatory information on my credit report because of the non-payment and closing of this account. I did notify them prior to my claim in March, 2009 of my partial disability during the past several months.
- 7) On this day, May 23, 2011 I contacted Chase to try to determine the final balance on my account and was told by Betty of the recovery department (1 866 335-4158) at around 10:00 am that she could not tell me that information. She did suggest that I contact the Payment Protection office and gave me their phone number 1 888 314-4371.
- 8) I called this number and was told by *Jason* that my record showed that contrary to the denial letter I had received, my claim was "approved" and that I was mailed a letter on April 22, 2009 along with a form letter to give to my doctor and have it mailed back for the benefits to begin. I told him that I never received such a letter, only the denial letter. I asked him if he could send me a copy of that letter and he said that I had to request it in writing to the:

Benefits Activations Dept.
Payment Protector
P.O. Box 979020
Miami, FL 33197.

Jason said that my address was correct on the letter but did not include the lot # (139) to which I responded that I always received Chase statements and Credit Card bills properly. I also received the declination letter. He said that this letter was mailed on April 28, 2009 when it appeared that the account was being closed for non-payment. I told *Jason* that I have received other mail without the lot number because our letter carrier knows the residents of this community and their unit numbers, that I believed that this letter was never mailed and it was another form of deceptive practice that has caused Chase to accept responsibility and make some meager restitution to the class of claimants included in the Kardonick action. I told *Jason* that this was further indication of scummy business practices particularly considering the following information.

Objection letter to proposed settlement – Kardonick vs. Chase Page 3

- 9) As stated previously, I believe that the proposed settlement amount is woefully inadequate. It allows a predatory banking enterprise that has declined its responsibilities to its customers that purchased payment insurance to get away with a pittance payment that does not even cover the cost of the insurance premiums which at the minimum should be the amount of paid restitution to the bilked customers. To me this seem like a collusion of the courts with Mr. Kardonick and Chase. I wonder how much "Kardonick" will receive out of this settlement. I would like to know this fact and might be willing to take the amount of restitution he/she receives. In my way of thinking he/she is not entitled to any more than all of the members of the entire class.
- 10) As of this letter, with a copy to the Kardonick Settlement Administrator I am excluding myself from this action and hereby reserve my right to file my own legal action.
- 11) This is particularly true when Chase's CEO James Dimon made over \$16 million in 2010 as part of full year revenues of \$26.7 Billion up 47% over 2009 of \$17.4 Billion. Profits on this business were not earned in the real estate market because this division lost \$823 million in 2010 which was less than the \$1.7 billion lost in 2009. Their profits had to be earned by exorbitant interest rates like the ones I was paying (27.24%) including interest on their fees, compounded monthly. They soaked us, with fees, insurance premiums and interest rates and then refused our claims when filed.
- 12) I would ask the Kardonick Settlement Administrator to notify me of the final resolution of this case and the amount that Kardonick receives in restitution from Chase. I would also like to be advised why other members, such as myself were not offered a reasonable restitution in this matter. It seems that we were sold out, probably due to legal pressure from Chase and possibly financial coercion of the plaintiffs.
- 13) I pray that the courts will hear the cries of ALL of the injured in this matter and reconsider the small amount of compensation offered in this matter.

✱ Thank you for hearing my pleading and for not letting one plaintiff and one attorney determine what is fair restitution in this matter. Nobody but this plaintiff, their attorneys and Chase would consider \$15 - \$60 less expenses to be fair restitution.



Carl A. Cole
480 626-1697

3700 S. Ironwood Dr. #139, Apache Junction, AZ 85120

YOUR PROPOSED SETTLEMENT
SUCKS! PLEASE DON'T
LET THEM SCREW US
AGAIN!



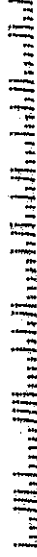
Carl Cole
3700 S. Ironwood Dr. Lot 139
Apache Junction, AZ 85220

USA FIRST-CLASS FOREVER



KARDONICK SETTLEMENT ADMINISTRATOR
P.O. Box 280
PHILADELPHIA, 05/28/11
PA 19105-0280

191050280



000001

I, David B. Hibbard, David B. Hibbard
wish to file an objection to Chase
suit on the basis; A received its
insurance payment, and, A, received
a waiver of payment onto a Chase Card.

Truly, David B. Hibbard
TO: Kardovich Settlement Administrator

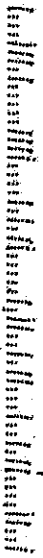
David B. Hibbard
Hilltop Towers Apt #202
113 West Main St.
Watertown, NY
13601

Kardonick Settlement Administrator
P.O. Box 280
Philadelphia, PA 1905-0280

SYRACUSE NY 132
24 MAY 2011 PM 11



19105+0280



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

000004

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

Kardonick Settlement Administrator
P.O. Box 280
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J R QUINLAN

30 E HARTSDALE AVE APT 1B

HARTSDALE, NY 10530-2739



USA FIRST CLASS FOREVER



WESTCHESTER NY 105

14 JUN 2011 PM 5 T

Mr. Kevin Quinlan
30 E Hartsdale Ave Apt 1B
Hartsdale, NY 10530

Kardonick Settlement Admis.

06/19/11

P.O. Box 280

Philadelphia, PA

19105-0280

19105-0280

Mrs. Shirley Seege Brown
2305 W. Jefferson St. 000005
Louisville Ky 40212
July 7, 2011

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

Dear Sir:

I would like to file an objection on the settlement that is being offered. Large business should be held accountable for their actions against the little man.

The time frame this happen was 2004 thru 2010 which happens to be six years. The settlement is up to \$60.00 which adds up to be \$10.00 year, interest alone is more than that.

These large companies fail to realize that without our support they would cease to exist.

Chase's advertisement shown as an fair banking business. How can this be fair?

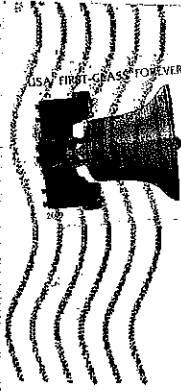
Concern Banker!

Shirley Seege Brown

Shirley Brown
2305 W Jefferson St
Louisville, KY 40212

LOUISVILLE KY 402

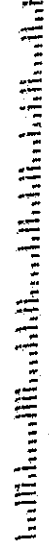
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Kardonick Settlement Administrator
P.O. Box 280
Philadelphia, PA, 19105-0280

07/14/11
12:27

19105+0280



000006

MS. Helen Wilcox
P.O. Box 20179
Newark, New Jersey
07102

To Kardonick Settlement Administrator:
I chose (3) object to the Settlement,
I think it should be more money.

Thank you
MS. Helen Wilcox

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

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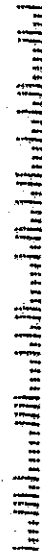


Ms. Helen Wilcox
P.O. Box 20179
Newark - NJ 07103



Kardonick Settlement Administrator
P.O. Box 280
Philadelphia PA 19102-0280

19105+0280



TREVOR GRANT
PO.BOX 3278
conroe texas 77305
ph 936 537 0883
8.8 2011

kardonick settlement administrator
po.box 280
philadelphia pa 19105 0280

r026 x07

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 lawsuit entitled kardonick jp morgan
chase and co case no 10 cv 23235 (SD.FLA) '
the plaintiffs allege that chase's credit card business
engages in breaches of contract unfair and deceptive
practices and other wrongdoing in connection with
payment protection products that offer relief from credit
debt under circumstances such as unemployment disability
or death chase denies allegations of any wrongdoing

i am filing an objection.

chase's records indicate that i am a member of the settlement
class because i was enrolled in a payment product on a chase
issued credit card at some time between 9.1.2004 and 11.11.2010
(3) I AM OBJECTING TO THE SETTLEMENT REGARDING THIS PERSON

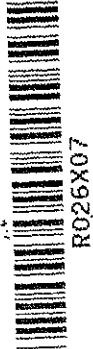
I am filing an objection to the exclude yourself
from the settlement and receive no money
i am objecting to give up any right to sue chase or related
parties for any known or unknown claims relating to payment
protection products as more fully described in the settlement
i think the court should reject the settlement

to the u.s.district court for the southern district
of florida 400.north miami ave.miami florida 33128
i would like to obtain the full class notice or for more
information regarding this case.
kardonick settlement administrator.
po.box 280 philadelphia pa 19105 0280

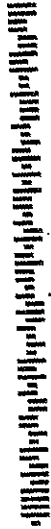
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**TO CHASE CREDIT CARD HOLDERS WHO WERE ENROLLED IN A PAYMENT PROTECTION PRODUCT
BETWEEN SEPTEMBER 1, 2004 AND NOVEMBER 11, 2010**

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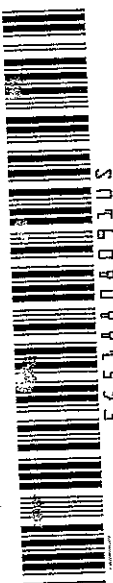
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Mo. Day Year	Month Day			
Time Accepted	Scheduled Time of Delivery			
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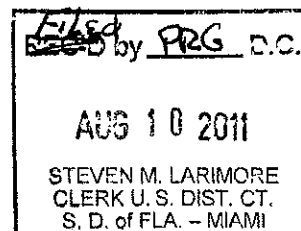


Please recycle.



000013

Cynthia M. Bracken
17304 Northway Circle
Boca Raton, FL 33496-5909



August 8, 2010

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

Carney Williams Bates Bozeman & Pullman, PLLC
11311 Arcade Drive, Suite 200
Little Rock, Arkansas 72212

Zachary Parks
Covington & Burling LLP
1201 Pennsylvania Avenue NW
Washington, DC 20004

Re. *Kardonick et. al. v. JPMorgan Chase & Co. et al.*
Case No. 10-cv-23235, (S.D. Fla.)
Postcard# NH30967

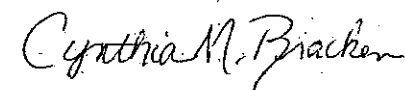
To All Parties to This Settlement Agreement:

I object to this settlement.

This is definitely not an equitable resolution in my situation. Prior to my unemployment, I had outstanding credit and consistently paid my Chase account balance (average \$1,000 - \$2,000) in full each and every month. I eventually had to borrow against my home via a second mortgage to pay off my delinquent Chase account, including all interest and late fees. Chase cancelled my account with no future options to reinstate it. It was a very difficult time for me and I found no assistance or compassion from Chase.

I ultimately lost my home in foreclosure. I had no other choice except to move in with my x-husband. I have been there for over three years, and I continue to look for work so I can again be productive and independent.

Sincerely,


Cynthia M. Bracken

August 15, 2011

Re: Kardonick Settlement

Dear Sir or Madam:


I object to the settlement on the grounds that the amount is too low and the legal fees are too high.

Anything you can do to change either amount would be greatly appreciated.

If nothing can be done, I will gratefully accept the appropriate settlement amount.

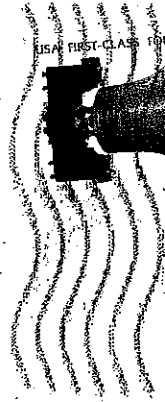
Thank you very much for your consideration.

Sincerely,


Matthew. W. Thomas
1848 Arlington Street
Bethlehem, PA 18017
610.867.5250

8/18 11:55 am MH advised Mr. Thomas
that he could file a claim, telephone
consultation.

USA FIRST CLASS FOREVER



LEHIGH VALLEY PA 180

15 AUG 2011 PM 4 L



Mr. Matthew W. Thomas
1848 Arlington St
Bethlehem PA 18017-5102

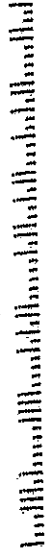
Handwritten: Kardonick Settlement Administrator

Handwritten: PO Box 280

Handwritten: 08/17/11

Handwritten: 12:18

Handwritten: Philadelphia PA 19105-0280



191050280

August 15, 2011

REC
AUG 19 2011

Clerk of the Court
United States District Court of the
Southern District of Florida
400 North Miami Avenue
Miami, Florida 33128

Dear Clerk of the Court,

I am a class member and objector in *In re David Kardonick, On Behalf of Himself and All Others Similar Situation*, No. 1:10-cv-23235/HOEVELER, pending in the United States District Court, Southern District of Florida, Miami Division. Enclosed please find for filing my Notice of Appeal to this Court's Final Judgement and Order Approving this Class Action Settlement Agreement.

Thank you for your attention to this matter.



Margaret E. Wheeler
572 Herman Nerren Road
Huntington, Texas 75949
(936) 422-3300

REC
AUG 19 2011

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

Case No. 1:10-cv-23235/HOEVELER

DAVID KARDONICK, individually and on behalf
of all others similarly situated and the general public,

Plaintiff,

OBJECTION TO SETTLEMENT

v.

JPMORGAN CHASE & CO. and CHASE BANK
USA, N.A.

Defendants.

OBJECTION TO SETTLEMENT

1. I am a member of this class action, and I timely submitted a claim form as required.
2. My full name is Margaret Wheeler, and my address is 572 Herman Nerren Road, Huntington, Texas 75949. The last four digits of my social security number are 8948.
3. I object to this settlement for several reasons. First, the definition of "Claims" in the settlement is far too broad and encompassing, and so too is the definition of "Released Claims." Both of these terms purport to include claims of which the class members have no knowledge exist. The settlement even purports to release claims that are concealed or hidden. This is unconscionable. As a resident of Texas, Texas law prevents a company from obtaining a release of unknown or future claims under the Texas Deceptive Trade Practices Act. The settlement attempts to accomplish that which Texas law prevents and therefore it should be rejected.

4. I also object to the settlement because it attempts to divert settlement funds to certain class representatives, but it is unclear why these class members deserve any more than the rest of us. They have not incurred any legal expenses, and there is no indication that they have done anything more than the rest of the class members. If the class representatives are entitled to \$2,500 each, so is each class member.
5. In the event there is a dispute about the settlement and anything related to it, Section 4A of the settlement agreement requires me to resolve it in this Court in Florida, even though I reside in Texas. If I have a problem with the implementation or execution of the settlement, I should not have to seek a remedy in Florida. I should, with all due respect to this Court, be able to hold the defendant liable for breaching the settlement agreement in Texas. Anything else is unfair.
6. I further object to the settlement because the class lawyers' fees come straight out of the settlement fund established for the benefit of the class. These fees should have been negotiated separately once a settlement number was reached for the class. The intermingling of the class lawyers' fees and the class settlement fund gives the appearance that the settlement was not negotiated at "arms length" as the notice states. Also, the costs for notice to class members and administration costs should be borne by the defendants separately since their misconduct caused this lawsuit. Such costs should not be deducted from the class members' settlement fund. Also troubling is the fact that the amount of lawyers' fees and expenses requested is not available on the settlement website. Thus, class members have no idea how large of a chunk of the settlement the class lawyers are taking away from class members. This information should have been disclosed to class members upfront. It appears this settlement suffers

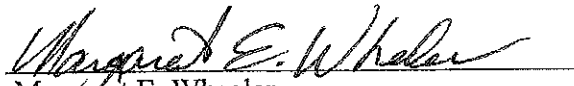
from the same covertness and cloud of deception that the class lawyers accuse the defendants of undertaking with respect to the payment protection products. Finally, class counsel's fee should be based on the net settlement amount (after deduction of notice and administration costs), since the net settlement amount represents the true "value" obtained for the class.

7. It is also troubling that the settlement agreement provides the defendants the unilateral right to terminate the settlement agreement if the Court imposes any additional financial obligation on them. Since the Court is charged with determining the fairness of the settlement, the defendants should not be able to simply opt-out of the agreement if the Court determines that additional financial obligations on the defendants are fair.
8. There is also no reasonable basis for interpreting the settlement agreement under Delaware law. None of the relevant lawsuits appear to have originated in that state, and there is no reasonable basis for interpreting the settlement agreement under Delaware law.
9. Finally, and most troubling, is the fact that there is absolutely no stipulation in the settlement agreement that prevents the defendants from continuing their deceptive practices. Instead, it appears the lawyers obtained a quick pay day and enabled the defendants to continue on with their deceptive business practices. The only losers in this deal are the victims of the scheme—the class members. Everyone else stands to benefit while the class members waive all of their claims for a pittance. This should not be permitted by this Court.

10. For these reasons, I respectfully request that the Court reject the proposed settlement and send the parties back to the negotiating table for a more fair settlement.

Date: August 15, 2011.

Sincerely,

A handwritten signature in cursive script, reading "Margaret E. Wheeler", written over a horizontal line.

Margaret E. Wheeler
572 Herman Nerren Road
Huntington, Texas 75949
(936) 422-3300

SERVICE OF DOCUMENTS

I sent this document by certified mail to:

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

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

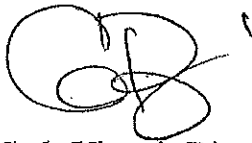
Zachary Parks
Covington & Burling LLP
1201 Pennsylvania Avenue NW
Washington, DC 20004


Margaret E. Wheeler

August 17, 2011

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

I object to the settlement in the case of Kardonick v. JPMorgan Chase & Co., Case No. 10-cv-23235, (S.D. Fla.) because I believe that there are over 15 million class members who in the aggregate paid many hundreds of millions of dollars to Chase for the Payment Protector program due to Chase's surreptitiously charging their cards without their knowledge or approval or without their understanding what the program was about. I respectfully request that the court ask the lawyers representing the parties in this case to explain to the court why this settlement for only \$20 million is adequate to redress the rights of the 15 million class members.



Carla Victoria Diaz
14434 Cornishcrest Road
Whittier, CA 90604
Last Four Social Security: 5582

AUG. 18, 2011

TO: CARNEY WILLIAMS BATES BOZEMAN & PULLIAM, PLLC;

MY NAME IS, JONATHAN MARR. I AM A MEMBER, OF THE SETTLEMENT CLASS. I WISH TO STATE MY OBJECTION, TO SEVERAL PARTS OF THE SETTLEMENT FUND, WHICH IS WAY TO LOW, AND SHOULD BE RE-ASSESSED BY THE COURT, TO A REASONABLE AMOUNT, BY CURRENT STANDARDS, AS PAYMENT OF CLAIMS, COSTS OF THE LITIGATION, THE SETTLEMENT, AND ATTORNEY FEE AWARD, SHOULD BE COVERED WITH AN AMOUNT HIGH ENOUGH, TO BE BENEFICIAL TO ALL, SAY \$60,000,000.00 SIXTY MILLION DOLLARS, SHOULD NOT BE OUT OF THE QUESTION, CONSIDERING THE ALLEGED DEFENDANTS, AND GUILT, OR INNOCENCE, IN PRACTISING BREACHES OF CONTRACT, BREACHES OF IMPLIED COVENANT, VIOLATIONS OF THE UNFAIR, AND DECEPTIVE ACTS, AND PRACTICES STATUTES, IN VARIOUS STATES. TRYING TO CONSTANTLY, CHANGE THE CIRCUMSTANCES, BY PHONE, WITHOUT DISCLOSING TERMS, PRIOR TO ENROLLMENT. CAUSING UNDUO STRESS, PAIN, AND SUFFERING, AND CONFUSION, AS TO WHAT WAS REALLY GOING ON. SIDESTEPPING THE LAWS, AND USING LOOPHOLES, TO THEIR BENEFIT, TOTALLY DISREGARDING THE CARDHOLDER. OF COURSE, CHASE WILL DENY THESE ALLEGATIONS, BUT THEY SHOULD NOT BE ALLOWED, TO GET AWAY WITH IT, AND SHOULD BE SEVERELY REPRIMANDED, FOR INTULGING IN SUCH BEHAVIOR NOW, AND IN THE FUTURE.

NAME AND CASE NUMBER OF THIS LAWSUIT IS (KARDONICK V,
JP MORGAN CHASE & CO., CASE NO. 10-CV-23235, (S.D. FLA.))
MY FULL NAME AND CURRENT ADDRESS IS: JONATHAN F. MARR
28 SMITH STREET APT. 2 QUINCY, MA 02169
NUMBER THAT APPEARED ON THE LABEL OF THE POST CARD IS:
BELOW BARCODE) ZWTZGK 2ND NUMBER IS: T369 P3
REASONS FOR OBJECTION STATED ABOVE:
SIGNATURE : Jonathan F. Marr

Susan Marie Borden
 2194 Main Street
 Buffalo, NY 14214
 Before August 19th
 S.S.#5622, age 60

DEC
 AUG 19 2011

RE: Kardonick vs JPMorgan Chase & Co., case No 10-cv-23235, (S.D. Fla.)

enrollment in one Chase and One Wasington Mutual Payment Protection Product, between
 Sept 1, 2004 and Nov 11, 2010

TO: 1.) Clerk of the Court
 Southern District of FLA
 400 N. Miami Avenue
 Miami, Fla 33128

2.) Carney Williams Bates Bozeman & Pulliam, PLLC
 11313 Arcade Drive, Suite 200
 Little Rock, Arkansas 72212

3.) Zachary Parks Covington & Burling LLP
 1201 Pennsylvania Avenue NW
 Washington, DC 20004

Well. . . below is the reason I object to this settlement as presented:

That I am part of a class action against Chase seems only just.
 That they were found guilty makes me proud of the American system.

That after paying month after month on a fraudulent insurance scam and that I am entitles to
 \$30 (online data) before attorney fees, administration costs and legal expenses **SEE**
ENCLOSED COPY (A) is a second slap in the face. **IT WOULD SEEM THE VERY, VERY**
LEAST WE WOULD GET BACK IS OUR MONTHLY PAYMENT PREMIUMS BACK, which
 does not touch the impact this had on my life.

NOR does this settlement **SHOW ME THEY ARE BEING PENTALIZED IN ANY WAY -**
THEY HAVE OUR MONEY, THE MONEY THEY MADE WITH OUR MONEY, AND NEVER
KEPT THEIR PROMISE of the stipulated protections.

This miniscule impact of this legal result will not deter any other bank from pulling this
same illegal nonsense on unwitting consumers tomorrow morning. They still made out
 like a bandit !!! And we were still robbed !

I do not understand how the courts feel this was in any way a reasonable
punishment, much less reasonable retribution to the victims of this scam.

Here is my story:

Susan Marie Borden

I went back to college at age 50 and over 5 years got two Associate Degrees, a NYS Certification and finally the two Bachelors from Buffalo State simultaneously, graduating cum laude. Four days after honors graduation I left for New Orleans to do post-Katrina volunteer work for 8 months. Upon returning home, I found a dozen credit card applications. To prevent further credit card bombardment, I returned them stating 'graduate student, unemployed, doing volunteer work'. To my astonishment 8 companies sent credit cards back. At that point I thought it was a joke, but (at age 55, single, no children, elderly mother) week after week I found no work and gradually opened and used 4 of the card, paying for the disability protection clause on all. One was a Chase credit card 8152. And another was from Washington Mutual 0896, at 9.99%, when Chase acquired it they zoomed the interest rate up to **18.24% immediately** - (on 4/14/09 Credit Protection Fee was \$21.41 and Payment Protection was a cost of \$24.52 which additionally included an overlimit fee).

My thumbs were hurting increasingly while I cut fabric at Joann's Fabric. Mid Sept 2008 my doctor required extended braced treatment and I file for temporary disability leave. Within 6 weeks the State moved it to the Federal Govt. and on March of 2009 I was given permanent federal SSD based on CMC, a permanent, progressive, degenerative thumb joint disease in both thumbs, without even going to court to argue a case. **SEE ENCLOSED COPY (B & C)**. My current monthly income of \$735. **SEE ENCLOSED COPY (D)**. Credit Consumer Counseling **SEE ENCLOSED COPY (E)** says according to their money management formulas I will be -\$238 a month in the hole. I have no savings account, 401 K, other retirement funds. I own no property. I was notified after inquiry on the phone (I requested written confirmation and never received it) that I was **ineligible for any of the four Protections from any of the companies**.

Still in good faith, in June 2009 by letter I offered each card holder 12% of each balance (which was all I owned - \$1283.52) and no one even responded. Subsequently Chase has pursued **SEE ENCLOSED COPY (F & G)** judgments against me for both Chase and their (former) Washington Mutual credit card. Two of the four cards have won those judgments. This has lead me to attorney Joel Brownstein, through Erie County Bar Association Volunteer Lawyers Project, who can confirm 2 leans have passed through the Buffalo courts against me and we are filing for bankruptcy due to the remaining 3 credit cards. With such limited income I have only been able to make minimum payments on only one account, the HSBC, which I am still paying monthly, occasionally doing without my meds to do so.

THIS ABOMINATION OF ALL THAT IS DECENT by Chase abusing the American public with their so-called 'Protection' (that was offered and which I consistently paid for) HAS DEVASTATED MY LIFE. I HAD TAKEN THE CORRECT ACTION TO PROTECT MYSELF AND STILL LOOK WHERE I SIT. So it is just another slap in the face to be offered the minuscule amount that this class action set forth on the postcard I recieved.

Susan Marie Borden

Susan Marie Borden

Date 8/18/11



Center for Comprehensive Multidisciplinary
Pain Management
ECMC DEPARTMENT OF REHABILITATION MEDICINE

June 24, 2009

James Czorny, M.D.
 Clinical Director
 Dept. of Rehabilitation Medicine

Barbara Rosen
 Administrative Director
 Dept. of Rehabilitation Medicine

Daniel Salcedo, M.D.
 PM&R
 Interventional Pain Management
 Director, CCMPM

George Boucher, M.D.
 PM&R/MSK/EMG

Gary Wang, M.D.
 PM&R/Acupuncture

Lisa Keenan, Ph.D.
 Director, Behavioral Medicine

Elisabeth Mann, LCSWR
 Behavioral Medicine

Stephen Grande, D.C.
 Chiropractic Medicine

John Lindhurst, PT
 Senior Physical Therapist

Wayne Burnett, PT
 Physical Therapist

Stacey Lenhard, PT
 Physical Therapist

Pamela Walck, PT
 Physical Therapist

Amanda Grant, PT
 Physical Therapist

Jackie Triggilio, OTR
 Ceramics Program

Michelle Hagelberger
 Pain Center Coordinator

* Consulting Associates *

Thomas Polisoto, M.D.
 PM&R/Pediatric Rehabilitation

Tat Fung, M.D.
 PM&R/Spinal Cord

Raphael Leo, M.D.
 Psychiatry

Richard Blondell, MD
 Drug Dependency/Addiction

Department
 of
 Rehabilitation Medicine
 Ground Floor

Addendum to Report dated June 8, 2009

Given the multiplicity and complexity of Ms. Borden's current condition, she will need to continue more diagnostic and therapeutic treatment recommendations. As such, it is recommended she continues to be on total temporary disability at this time for an indefinite period. Her response to treatments will determine ability to work as may be evaluated on follow-up visits.

(B)

Thank you.

Yours truly,

Daniel M. S

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

(A)

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 800-230-2204 OR VISIT WWW.KARDONICKSETTLEMENT.COM

ACTION PLAN

Net Income to Budget Expense Summary

Applicant Net Salary:	0.00
Co-Applicant Net Salary:	0.00
Other Monthly Income:	735.00
**Total Monthly Income **	<u>735.00</u>
Budgeted living Expenses:	663.00
Budgeted Housing Expenses:	310.00
Total Expenses:	<u>973.00</u>
Difference :	-238.00
Less Proposed Payment:	0.00
EXPENDABLE INCOME FOR ALL OTHER ITEMS	<u>-238.00</u>

FREDERICK J. HANNA & ASSOCIATES, P.C.

Attorneys at Law

(F)

FREDERICK J. HANNA
DENNIS E. HENRY
JAMES T. FREANEY
LOUIS R. FEINGOLD
MICHAEL S. PESKIN

1427 ROSWELL ROAD
MARIETTA, GA 30062

FAX: (770) 980-0528
TOLL FREE: (866) 306-8250

ROBERT A. WINTER
JOSEPH C. COOLING
SCOT D. GROGHAN
CLAYTON D. MOSLEY
S. LOUIS SCHIAPPA

November 6, 2009

SUSAN BORDEN
2194 MAIN ST LOWR
BUFFALO NY 14214-2635

Re: CHASE BANK USA, N.A.

Reference: 4185861890870896

Balance: \$3,528.90

File No: 09497094

STILL GROWING

Dear SUSAN BORDEN:

Please be advised that this law firm represents CHASE BANK USA, N.A. in its effort to collect your delinquent debt as shown above. Please contact our office to make arrangements to pay the unpaid balance.

Relin, Goldstein & Crane, LLP

Attorneys at Law
28 East Main Street, Suite 1800
Rochester, New York 14614
(585) 325-6202
toll free: (800) 203-9552
fax: (585) 325-6201

(G)

Paul L. Goldstein (FL and NY)
Howard R. Crane
Mark K. Broyles (LA and NY)
Joseph M. Shur
David P. Case
Adam J. Karns

May 20, 2010

Susan Borden
2194 Main Street
Buffalo, New York 14214

RE: Chase Bank USA, N.A.
Principal Amount Due \$ 1,909.49 Account # 4640182041538152

STILL GROWING

The firm of Relin, Goldstein & Crane, LLP is a law partnership representing financial institutions in the area of creditors' rights in New York. In this regard, this office represents Chase Bank USA, N.A., who has placed this matter, for collection and such action as necessary to protect our client.

Also filed ^{obj #}
claim # 000009

↓
clw 101546

AUG 19 2011

BY: VIVIAN CAPARDO

37-40 76th STREET, 5th FL
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 BARKS BOLEMAN & PULLIAM, PLLC
11311 ARCADE DRIVE, SUITE 200,
LITTLE ROCK, ARKANSAS, 72212

RE: ZACHARY PARKS
CONINGTON & GURLING 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.

Legal Notice of From Court of, U.S. DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF FLORIDA, 400 NORTH MIAMI AVENUE,

MIAMI, FLORIDA - MIAMI, 33128

JULY 28, 2011,

WITH REQUIRED ANSWER BY 8/19/2011

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

RE: POST CARD ANSWER, 4/7/2011

RE: THE CLASS (THE "SETTLEMENT CLASS")

IS DEFINED AS THE CREDIT CARD HOLDERS
WHO WERE ENROLLED IN OR BILLED FOR A
PAYMENT PROTECTION PRODUCT, AT ANY TIME

BETWEEN SEPTEMBER 1, 2004, & NOVEMBER 11,
2010, AS LOCATED IN, ^{FOOTNOTED} ATTACHED AREA 1.

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

TO ALL PARTIES

RE: KANDONICK SETTLEMENT ADMINISTRATOR

P.O. BOX 280

PHILADELPHIA, PA, 19105-0280

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

IN RECEIPT OF CLAIM FORM, 8/15/2011, THUS EXCLUDING,
VICAR CAPURED, & HIS CHASE BANK USA, N.A. A CREDIT CARD
PAYMENT PROTECTION - PAYMENT PROTECTOR, ^{PRODUCT} CONTRACT, ESTABLISHED
EXECUTION, EXECUTE, SEPTEMBER 1, 2004 & NOVEMBER 11, 2004
BILLING OF 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 (8/10/2011) 8/15/2011, POSTMARK
AUGUST 22, 2011, MAILED FROM ZIP CODE, 19102.

RE: NO ORAL NOTICE BY THIS LETTER, OF HOW MY 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,

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 1900 OF A
FOR 2001 OF 2001 POST 1900 OF, 1 JULY 1900 OF AND NOW OF IN 20
OF, AT ALL TIMES OF FOR WITHIN EACH SUCH BANK, IS LIABLE TO FOR
FOR WHAT IS ALLOWED OF THIS 3, AT ALL TIMES OF UNLESS CONVICTED
IN A COMPETENT COURT, & 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 MAKE AN ORDER OF VIOLATION AT \$20.00 OR MORE OF WITH
SUCH JURY OF 12 FEMALES & 11 MALES OF, ALL 18 TO 65 OF WITH
A REASONABLE TERM, 6 YEARS TO 10 YEARS OF WITH SUCH NOTICE OF
JULY 28, 2011, VIA POSTCARD NOTICE OF ACKNOWLEDGEMENT THE RETURN
OFF OF KARDONICK V. JP MORGAN CHASE & CO, 10-CV-23235,
OVER NOT DISCLOSE, SUCH JURY TRIAL, AT ALL TIMES OF
FLORIDA OF THIS, I OBJECT, TO SUCH LEGAL BEHAVIOR, OF
THE PARTY OF THIS COURT, U.S. DISTRICT COURT FOR THE
SOUTHERN DISTRICT OF FLORIDA, 400 NORTH MIAMI AVENUE,
MIAMI, FLORIDA - MIAMI, 33132, AS OF JULY 28, 2011, & I
OBJECT TO THE LEGAL BEHAVIOR, OF JP MORGAN CHASE & CO, 10
CV-23235, U.S.D. PLA. V. KARDONICK GOVERNMENT ADMINISTRATION
& 2 OTHER PARTIES, I OBJECT, AS WELL AS, TO THIS COURT,
AWARDING GOVERNMENT CONTRACT, 10-CV-23235, TO SUCH PARTIES
AS DISCLOSED TO VICTOR CAPLAN, VIA NOTICE, JULY 28, 2011, &
HAVING OCCURRED OF, WITHOUT KNOWN JURY APPROVAL, EXER
S&C COUNCIL OF OF BULL PROCEED, FOR THE PROTECTION OF
RIGHTS, AT ALL TIMES OF & THE ABOVE & CONSENT OF
OF VICTOR CAPLAN, AT ALL TIMES OF WITH (1) AS
OF 8/15/2011, VICTOR CAPLAN, HAS NOT BEEN NOTIFIED
OF THAT VIA HIS ATTORNEY TO THE POST CARD, NOTICE OF
HE WILL BE, ~~HE~~ MADE A PARTY TO KARDONICK V.
JP MORGAN CHASE & CO, 10-CV-23235, HE WILL
BE CONSIDERED (1) OF BY JURY TRIAL OF FOR 3

names of, with it is a 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 IN DISPUTE
RESOLUTION, BY JURY OF, & LAW OF QUALITY TO BE GREAT JUSTICE, FOR
THE CLASS ACTION, CLASS SUIT OF, AT ALL TIMES OF, WITH THIS COURT
TO ALSO SERVE OF, AS LEGAL NOTICE OF, OF THE POTENTIAL FILING OF
OF A LAWSUIT OF, BY VICTOR CARUSO, AS PLAINTIFF, FOR WITHIN
CHASE BANK, U.S.A., JP MORGAN CHASE & CO., IS TO BE A PARTY,
A BY THE POSTCARD A NOTICE OF, AS RECEIVED, 8/15/2011, GREAT NOTICE
A POST CARD, A ^{CIVIL} CASE, A ALL PARTIES OF, INCLUDING THIS COURT, THE
A PARTY, WITH GREAT LAWSUIT, TO BE FILED FOR JURY TRIAL, IN THE
UNITED STATES U.S., FEDERAL DISTRICT COURT, FOR THE SOUTHERN DISTRICT
OF NEW YORK, FOLEY, SQUARE, NEW YORK, (CITY NEW YORK, 10007 VIA PRO SE
OFFICE, VIA FORMA PAUPIS, AFFIDAVIT, GREAT OF FILING TO VIEW, MOST
LIKELY OF AFTER LABOR DAY, 2011, WITH THIS COURT, TO SERVE NOTICE
THAT THIS COURT, AS NOT HAVING A LOCAL & REASONABLE, BUSINESS
LICENSE, AS OWNED BY HEIRS OF PATRIARCH, VICTOR CARUSO, AS APPROVED BY
JURY TRIAL, AT ALL TIMES OF & IN ACCORDANCE WITH LOCAL LAW, DISPROOF
OF LAW, FOR THE PROTECTION OF INDIVIDUAL RIGHTS, (E.F. AS ZONE IN, & IN
RECORDANCE OF, WITH PROCEDURAL DUE PROCESS OF WITH LEAVE OF COURT OF A
APPROVAL OF JURY TRIAL OF A APPROPRIATE CONTACT A WHEREAS SUIT OF
WITH GREAT BUSINESS LICENSE, APPLICATION FOR APPROVAL OF TO INTRO ^{BEEN} FILED
DURING THE PERIOD OF 1984 TO 1989, FOR A 1960 START, & 1995 TO 2000,
FOR A 2000 START, THIS COURT, A ALL BUSINESS OF AS TO BE MADE A
WORD, WHICH OF A A UNLAWFUL UNDERTAKEN, AT ALL TIMES OF, & THESE
ALL PARTIES OF ARE SUBJECT A PARTY TO THE UNDERTAKEN, THAT THIS
COURT OF IS, AT ALL TIMES OF WITH GREAT OF KARLONICK U JP MORGAN
CHASE & CO., I VICTOR CARUSO, IN HAND A RISKY COMPETENT, LOCAL A
REGIONAL COURT, IN STATE OF FLORIDA OF AS WELL AS, STATE OF NEW
YORK, AM MAKING THROUGH JURY TRIAL APPROVAL, THAT THIS
COURT A ALL PARTIES OF IN THE FOUNDING OF, & ESTABLISHING OF
OF LEGAL - RATIONAL TO THE LAW OF ^{COURT} PRACTICE, TO INCLUDE PARTIES
TO JP MORGAN CHASE & CO., 10-CV-83235, E.G. JACOBSON PARTNER ETC.

PAY, THIS COMPLAINT - PLAINTIFF VICTOR CAPUTO, A SP MORGAN
DEPT, RECEIVED BANK CHASE BANK, N.Y.
G CHASE & CO., A UNITED STATES A U.S. BANKS & BANKING, THE
BANKING INDUSTRY, A LAWS, REGULATIONS & RULES, & FEEL (LEGAL)
LEGAL & RECEIVED, BANK & HOLDING CO., UNITED STATES A U.S., &
U.S. GOVERNMENT OF 6 TIMES OF LETTER IS FOLLOWED BY INDIVIDUAL ALL
PRE COURT VERDICT OF OF MONEY AMOUNTS, MONEY AMOUNT, PAYABLE OF
IN, VIA UNITED STATES A U.S. FEDERAL DISTRICT COURT, FOR THE SOUTHE-
RN 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 COURT COURT A SURRY TRIAL, CONDUCT A WARRANT
RECO. BY AT ALL TIMES OF, SUCH AS TO BE NOW RECOMMENDED BY AT ALL TIMES
OF TO BE RECOMMEND, AT ALL TIMES OF, WITHIN SUCH OF PLAINTIFF, VICTOR
CAPUTO OF, AS A PARTY VIA KARDONICK V. SP MORGAN, CHASE & CO., 10-
CU-23235, ALSO REQUIRES PAYMENT OF COSTS IN SIDE BY THE COURT, AS TO
BE PAID BY KARDONICK SETTLEMENT ADMINISTRATOR, & THIS COURT, GENERAL U.S.
DISTRICT COURT FOR THE SOUTHERN DISTRICT OF FLORIDA, 400 NORTH MIAMI
AVENUE, MIAMI, FLORIDA - MIAMI, 33128, & 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, & KARDONICK SETTLEMENT ADMINISTRATOR, ALL OF WHICH OF
10-CU-23235, FOR PAYMENT, MONEY - JUST COMPENSATION, (1) UPON COMPLETION OF
OF SURRY TRIAL, THAT SUCH COSTS IN SIDE BY THE COURT, IS PAYABLE A. DUE, TO BE
PAID TO VICTOR CAPUTO OF SUCH AS TO BE PAID OF ALL OF FOR 10-CU-23235,
RE: KARDONICK, et al., V. SP MORGAN CHASE & CO., et al., & NOT RECOMMENDED
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 ACTIVE 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 TIMES

OK,

Victor F. Capasso

6

VICTOR SPADACCIO
37-44 36th STREET,
2nd FL. Room 600M,
NYC, New York - NY 10018
STEVEN HEICHER, N.Y. 11312

Kandowick ORTHODONTIC ADMINISTRATOR
P.O. BOX 380
PITTSBURGH, PA, 15105-0380
REL 10-CU-22335, (S.D. Pa. 1)

RECEIVED
AUG 18 2011

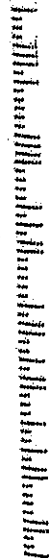
USA FIRST-CLASS FOREVER



USA FIRST-CLASS FOREVER



1910530280



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

AUG 19 2011

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.

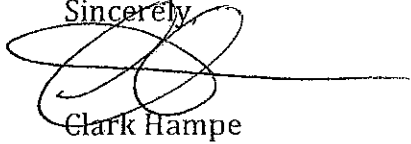
The different settlement amounts are arbitrary and are not reasonably related to the amount of damages suffered by individual class members, especially considering the different claims available in the different states where class members reside. The defendant and class counsel have not discharged their 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 a horizontal line. The signature is stylized with loops and a long horizontal stroke extending to the right.

cc:

Via Federal Express

Carney Williams Bates Bozeman & Pulliam, PPLC
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

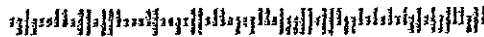
PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
PAID
PERMIT NO. 2323
PHILADELPHIA, PA



9731EJD

*****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

From: Manijeh Sabi
420 Sand Creek Rd. Apt. 609
Albany, NY 12205

RECEIVED
AUG 19 2011

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

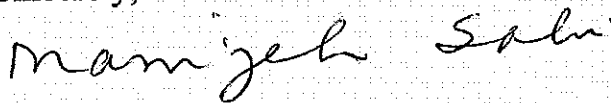
Re: Kardonick v. JPMorgan Chase & Co., Case No. 10-cv-23235, (S.D. Fla.)

Case Label: T1215 P1

Date: August 14, 2011

I would like to object to the Settlement because the amount is too low after fees and expenses.

Sincerely,



Manijeh Sabi