

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

Case No. 10W23235 W/H.

**The attached hand-written  
document  
has been scanned and is  
also available in the  
SUPPLEMENTAL  
PAPER FILE**

FILED BY *[Signature]* D.C.  
 APR 11 2011  
 STEVEN M. LARIMORE  
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 S. D. of FLA. - MIAMI

VICTOR CAPURSO  
 37-40 26<sup>th</sup> STREET, FL 2  
 NYC, NEW YORK - NYC,  
 USA 10011-4501,  
 JACKSON HEIGHTS, N.Y., 11372  
 -6534

RE: KARDONICK V. JP MORGAN CHASE & CO,  
 CASE NO. 10-CV-23235 (S.D. Fla.),  
 CLAIM DATE PRIOR TO 8/8/2011  
 COURT HEARING DATE, RE: U.S. DISTRICT COURT  
 FOR THE SOUTHERN DISTRICT OF FLORIDA,  
 9/9/2011

TO INFORM YOU, THAT I AM WRITING, KARDONICK SETTLEMENT  
 ADMINISTRATOR, TO ALLOW THAT SINCE I AM BEING CONSIDERED IN  
 A CLASS ACTION SUIT, THAT BETWEEN 9/11/2004 & 11/11/2010, I MAY  
 HAVE BEEN INCLUDED IN A PAYMENT PROTECTION PROGRAM, VIA CHASE  
 'S CREDIT CARD BUSINESS, THAT ALLEGES BREACHES OF CONTRACT, UNFAIR  
 & DECEPTIVE PRACTICES, & OTHER WRONGDOINGS, VIA PROGRAM THAT  
 OFFER RELIEF FROM CREDIT CARD DEBT UNDER CIRCUMSTANCES SUCH  
 OF, AS UNEMPLOYMENT, DISABILITY OR DEATH, AS A CURRENT OR  
 CREDIT CARD HOLDER & USER OF, OF REGISTERED CREDIT,  
 AT CHASE BANK, I WOULD LIKE TO BE INCLUDED IN & IF  
 THERE IS A COURT SETTLEMENT, IN THE KARDONICK V JP  
 MORGAN CHASE & CO, CASE NO. 10-CV-23235 (S.D. Fla), CLAIM  
 DATE PRIOR TO 8/8/2011, COURT HEARING DATE, RE: U.S. DISTRICT  
 COURT FOR THE SOUTHERN DISTRICT OF FLORIDA, 9/9/2011, FOR  
 3 TIMES OF, WHAT HAS BEEN ALLOWED OF, IN PAYMENT TO CHASE  
 BANK FOR PAYMENT PROTECTION, & HAS BEEN & IS CURRENTLY OF,  
 PAID IN FULL OF, SUCH OF, 3 TIMES OF, TO INCLUDE OF, FROM THE  
 BEGINNING OF, MY ENROLLMENT, IN SUCH OF, PROTECTION PROGRAM,  
 TO CURRENT OF, & TO CONCLUSION OF, & FINAL SETTLEMENT, IN THE

4/07/2011

matter, by Court of Record or Hearing of a Approval of of  
A Federal Grand Jury & Jury Trial of a AS Zoned in of  
& in accordance of, with local law of, due process of law,  
& procedural due process, & appropriate contract & warrant  
of with (and) leave of Court of with Jury of, it  
of, to settle ALL MY DISPUTES, HEREIN, ON THE MATTER,  
& NOTIFY ME AT ALL TIMES of TO ADVANCE ANY FURTHER  
legal settlement of to include PAYMENT of, of 2 times  
of, for any wrongdoing of, BY CHASE BANK, & EACH & EVERY  
LEGAL & REGISTERED PARTY, HEREIN, plus PAYMENT of DAMAGES,  
AS FOLLOWS of, Actual & or Direct DAMAGES, CONSEQUENTIAL-SPECI-  
AL DAMAGES, & LOSS TO ABIDE BY THE EVENT, EXEMPLARY-  
PUNITIVE DAMAGES, EXPECTATION DAMAGES, INCIDENTAL DAMAGES  
& NOMINAL DAMAGES, ALL of, ALSO of, include, ALL REASON-  
ABLE of, COURT COSTS, & ATTORNEY FEES, & INQUIRY COSTS, ALL of,  
BY JURY of, HEREIN of, TO BE MADE of, APPLICABLE of, TO EACH  
& EVERY LEGAL & REGISTERED PARTY of, of THE LAWSUIT of, AS  
SCHEDULED of, FOR HEREIN of, 9/9/2011, BY THE U.S. COURT,  
LISTED IN THIS LAST NOTIFICATION, FOR WHICH JUST COURT  
TO BE NOTIFIED BY YOURSELF, THAT HEREIN of, ALL of's  
TO BE INCLUDED of, IN THE LAST SECTION AUGUST of  
BY CHASE BANK, & ALL LEGAL & REGISTERED PARTIES of,  
OWN COST & OWN EXPENSES, & OWN INCOME of, AT ALL  
TIMES of, & IF CHASE BANK, wins the case of, & is awarded a  
complete Release, FROM ANY (and) ALL DAMAGE PAYMENTS, I  
& EACH PARTY, AS LOSER, is TO BE HELD HARMLESS, BY ALL  
PARTIES of & BE PERMANENT of EXCLUDED of, FROM ANY & ALL,  
LEGAL & REGISTERED, REPERCUSSIONS of -RETRALIATIONS, TO & FROM,  
THE ESTABLISHMENT & EXERCISE, of HEREIN of, LAWSUIT of, BY  
CHASE BANK, & ALL PARTIES of, TO THIS LAWSUIT of, AT EACH  
PARTY of, OWN COST, OWN EXPENSE, & OWN (Income) INCOME  
of & I would like TO BE INFORMED of, & ADVISED of,  
AT ALL TIMES of, IF there is ANY court of, & JURY of, AWARDED

of, implications, arising of, from this amount of a  
CITASE BANK & ANY ALL PARTIES of, WITHIN A REASON-  
ABLE time of, NOT TO EXCEED 54 DAYS of, AT ALL TIMES of,  
FROM THE LEGAL & REGISTERED ESTABLISHMENT & EXERCISE of  
AT ALL TIMES of, I WANT TO THANK YOU, & COURT HEREIN of FOR  
YOUR INTEREST & LEGAL & REGISTERED, ACTIVITY, ON BEHALF, of  
CITASE BANK, & ALL LEGAL & REGISTERED PARTIES of, & MY OWN of  
PRIVATE & PERSONAL, & BUSINESS of CREDIT CARD of CONTRACT, OWNED  
& (RESPONSIBLE) RESPONSIBILITIES, AT ALL TIMES of IF THERE IS ANY  
MORE REQUIRED BY THIS COURT, & ANY PARTY, TO THIS CAUSIS  
of, FEEL FREE TO CONTACT ME, AT YOUR OWN COST, OWN  
EXPENSES, & OWN INCOME, AS I AM QUALIFIED of, TO ASSIST,  
YOU, & THEM of, IN ANY & ALL of, current of CITASE BANK of,  
& ANY & ALL of, LEGAL & REGISTERED, PARTIES of, BANKS & BANKING,  
RELATIONSHIPS, DISPUTES of, AT ALL TIMES of, WITH AS THE (LEGAL) LEGAL  
& REGISTERED OWNER of, & FOUNDER of, of CITASE BANK, & PERSON-  
ALLY of, DISCLAIM, ANY & ALL of, LEGAL & REGISTERED, OBLIGATIONS,  
THAT CITASE BANK, ENTERS INTO WITHOUT MY CONSENT,  
LETTER of COURT of, & APPROVAL of JURY of, & AS ZINED IN of  
& IN ACCORDANCE of, WITH LOCAL LAW, & DUE PROCESS of  
LAW, & PROCEDURAL DUE PROCESS of, WITH THE APPROPRIATE  
CONTRACT & WARRANTY, IN MATTERS of, & LEAVE of, of ALL  
current of, <sup>Actual & Material</sup> CONSUMER, PROTECTION, BANKS & BANKING, & CREDIT  
& CREDIT CARDS, LAWS, REGULATIONS & RULES of, IN EFFECT of,  
FOR POST 1950 of, & FOR 2007 of, SINCE POST 1950 of, SINCE  
1950 of, AT ALL TIMES of, I HOPE TO BE HEARING of, FROM YOU,  
& THIS COURT, AS LISTED of, IN THIS CORRESPONDENCE of, ON  
ALL MATTERS of, RELEVANT TO CITASE BANK, & ALL LEGAL  
& REGISTERED PARTIES of, & MYSELF of, AT ALL TIMES  
of.

Yours truly of,  
Victor T. Capurso

P.S.

Feel free, to include this correspondence, with CLAY  
ALVIN CAUSLEY, HEINZ OF COURT OF, HEINZ OF LEGAL & REGISTERED  
PAPER, & yourself, & ANY & ALL, LEGAL & REGISTERED, PARTIES OF  
OF THIS MATTER OF AT YOUR CONVICTION OF NOT TO EXCEED,  
6154 DAYS OF AFTER RECEIVING THIS ANSWER OF, AT ALL  
TIMES OF,

ONCE AGAIN, YOUR TRULY  
VICTOR F. CAPERNO

ENCLOSURES

1

POST CARD

KARDONICK SETTLEMENT ADMINISTRATOR

P.O. BOX 280

PHILADELPHIA, PA 19105-0280

SEE COPY

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

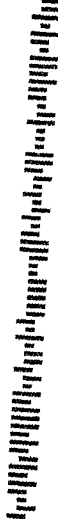
**FIRST CLASS  
MAIL**

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



ABRXPXZ

\*\*\*\*\*AUTO\*\*5-DIGIT 11372  
1621 P2  
VICTOR CAPURSO  
3740 76TH ST FL 2  
JACKSON HEIGHTS, NY 11372-6534



**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 *Kardionick v. JPMorgan Chase & Co.*, Case No. 1:10-cv-02325 (S.D. Fla.). Plaintiff alleges that Chase's credit card law and payment protection products—products and deceptive practices and other wrongful acts in connection with 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 credit card at some point between 9/1/2004 and 11/11/2010. If you are a member of the settlement class, you may be eligible to receive a payment from the settlement. If you are not a member of the settlement class, you will not receive a payment from the settlement.

If you want to exclude yourself from the settlement and receive no money from the settlement, the Kardionick Settlement Administrator must receive your written notice of exclusion no later than 8/19/2011 at 4:00 p.m. Eastern Standard Time. If you do not receive a payment from the settlement, you may file a lawsuit in the U.S. District Court for the Southern District of Florida, 400 North Miami Ave., Miami, Florida 33136. Objections to the settlement or the proposed settlement agreement must be filed with the 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.KardionickSettlement.com](http://www.KardionickSettlement.com) or write the Kardionick Settlement Administrator at the address below. Questions regarding the settlement or your rights may be directed to the Settlement Administrator at the address below. Questions regarding the settlement or your rights may be directed to the Settlement Administrator at the address below.

**QUESTIONS? CALL TOLL-FREE 800-220-2214 OR VISIT [WWW.KARDIONICKSETTLEMENT.COM](http://WWW.KARDIONICKSETTLEMENT.COM)**

**DO NOT CALL THE COURT; CHASE OR CHASE'S COUNSEL REGARDING THIS NOTICE.**



TRIMMED BY 12  
BKLYN-CONS-STATEN ISL  
DEPT OF JUSTICE

VICTOR CARUSO  
37-40 76th Street, FL 2  
NYC, New York - N.Y.C.,  
USIA-USA,  
MICKON HEIGHTS, N.Y., 11372

KARDONICK STAFFMENT ADMINISTRATOR  
P.O. Box 280, Philadelphia, PA.

19165-0280

RE: CASE NO. 10-CU-230  
FOR THE DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF FLORIDA,  
400 NORTH MIAMI AVENUE,  
MIAMI, FLORIDA, 33128

DO  
USMS INSPECTED

33128+1801

