

**EXHIBIT A**

B [redacted]  
[redacted]  
Neenah, WI 54956  
[redacted]

May 28, 2007

Cardmember Services  
Post Office Box 15299  
Wilmington, DE 19850-5299

JPMORGAN CHASE  
JUN 02 2007  
DPS, 901

JPMORGAN CHASE  
JUN 04 2007  
DPS, 901

To Vincent Segovia  
Financial Service Advisor  
Or to whom it may concern,

I would like to get the matter resolved regarding the cancelled service through Campos Chartered Law Firm in the amount of \$1500. They may also be known as Hess Kennedy Company, or even The Attorney Network. I have no trust in these companies and have mailed back my cancellation of service requests, which I have enclosed in the additional documentation to Chase. I have mailed this information, along with the copies of all the information I received from these aforementioned companies, to you on April 16, 2007. I have mailed you duplicates of all this information to you again in this response, which I have sent to you certified mail this time. I hope you can get this matter resolved, for these companies are costing me more time, effort, and money with each time I have to send more correspondences out to both you and them. I thank you in advance for resolving this matter.

Sincerely,

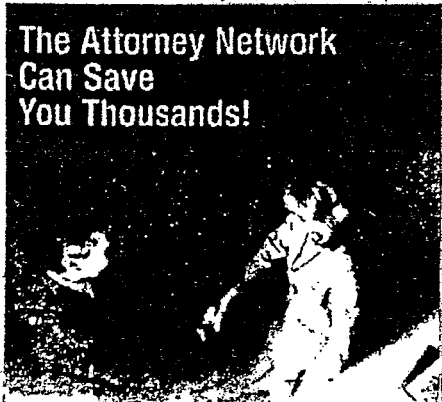
B [redacted] A. B [redacted]  
[redacted]



## Dramatically lower or eliminate your debt

- Pay off your debt quicker
- Reduce balances up to 75%
- Stop late and over-limit fees
- Stop harassing phone calls
- Avoid bankruptcy
- Enroll in Credit Improvement program
- Fix Your Credit Report
- Free Financial & Legal Info for 10 Years
- You can start right away
- No minimum financial requirement

The Attorney Network  
Can Save  
You Thousands!



**FREE Consultation**  
**866-432-DEBT**

Call Us at: 866-432-DEBT



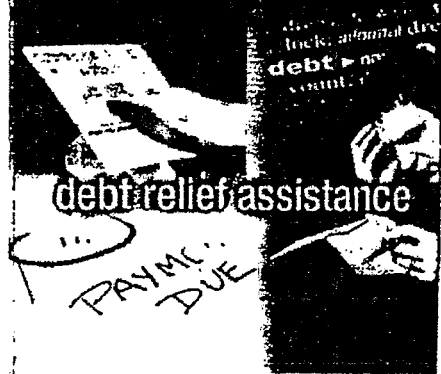
THE ATTORNEY NETWORK

THEATTORNEYNETWORK.COM  
465 NE Spanish River Blvd. Boca Raton, FL 33431  
Tel: 866-432-DEBT | Fax: 561.314.2219  
www.theattorneynetwork.com



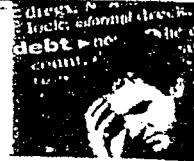
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We will put you in touch with  
an attorney who will work  
to reduce or eliminate your debt.



Dramatically lower  
or eliminate your debt

# Drowning in debt?



## Who We Are

The Attorney Network refers clients to a network of attorneys that provide confidential debt repayment assistance for people who want quick, convenient access to help with their financial concerns. We provide our professional assistance to anyone who feels that may need some help.

The Attorney Network's law firms and its affiliated companies have relationships with thousands of creditors whom we consolidate and/or settle with daily. No matter what your current situation is, we can help you.

## What We Do

The Attorney Network has helped thousands of consumers, just like you, by using a combination of debt consolidation and settlement methods to get you out of debt quick and easy.

Our services are for people who have:

- Credit cards, accounts in collections, medical bills, or any other type of unsecured debt.
- Bad credit and too much debt and need a "way out".
- A need to lower their monthly bill payments.
- Seek to consolidate their bills and save money.

## How do we do it?

- Attorney-based debt elimination with 2-3 year settlement arrangements.
- Lump sum (immediate) debt settlement for pennies on the dollar.
- A combination of the above

**The bottom line is that we can help anyone who has debt and the motivation to get rid of it.**

## Debt Settlement

If you are having debt problems, you may feel overwhelmed and powerless. During periods of financial hardship, you may not have the resources to pay pressing debts, to meet family needs, and to get legal help. You may feel helpless to fight debt collectors pressing you for payment or threatening to seize your home, car, or other possessions.

Your attorney will help you make the best choices possible despite difficult financial circumstances. Your attorney will help you decide whether there are debts you can ignore and what your options are when you cannot ignore a particular debt. Most important, your attorney will make sure that your rights as a consumer are protected.

**debt relief assistance**

**FREE  
NO Obligation Information  
Call Now! 866-432-DEBT**

Many state and federal laws are designed to help people facing financial problems. Most people in financial distress will first want to deal with the worst symptoms of a deteriorating financial situation.

However, you should never make a decision based upon what a debt collector tells you.

If you have an issue, have the debt collector call your attorney three-way to confirm what they have just said. Or, tell the debt collector that you need to call your attorney first, or better yet, ask the debt collector to contact your attorney directly.

When your financial condition is such that you cannot meet your monthly payment requirements, your attorney's are here to develop a long-term strategy to deal with your debt problems. This strategy involves figuring out those debts that you need to repay, and understanding the likely consequences if you cannot pay certain debts.



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# **Congratulations!**

We have referred your application to an Attorney that has approved you for a debt elimination program at zero percent interest.

**You have 72 hours to return your application**

The attorney is also offering a **60 Day Money Back Guarantee.**

**Please follow instructions included in the package.**

*If you are unable to return paperwork in that time frame to please contact your representative for further assistance.*



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## Instruction Sheet

**Congratulations,** You've been approved for the Debt Elimination Program. Please follow the instructions below.

1. Please Sign & Date **Contract to Employ** - page 2.
2. Please Fill out **Limited Power of Attorney** - Page 3.
3. Please fill out **Electronic Payment Authorization** - Page 4.
4. Please fill out **Applicant Personal Information** - Page 5.
5. Please fill out your **Budget Analysis** - Page 6.
6. Please fill out your **Creditor (Credit Card) Info** - Page 7 & 8.
7. Please review **Exhibit A** with your Fee Payment and Savings.

Please Call your counselor now at 866-532-3835  
to guarantee your spot in the program.

## Client Response to an Original Creditor

Use this if you are being harassed by Credit Companies

1. I need the following from your company:
  - a. Your name: \_\_\_\_\_
  - b. Who you represent: \_\_\_\_\_
  - c. Your telephone number: \_\_\_\_\_
  - d. Your facsimile number: \_\_\_\_\_
  - e. Your address: \_\_\_\_\_
  - f. My account number: \_\_\_\_\_
  - g. Total amount of debt owed to this date: \_\_\_\_\_
  
2. I am currently disputing a billing error on my account.
  
3. I have hired an attorney to represent me in this matter.
  
4. The Law Firm is called Hess Kennedy Company and their phone number is 954-345-7848.
  
5. My attorney has notified your organization of this billing error. I would like to forward you the letter that he has sent to your legal department.
  
6. The Fair Credit Billing Act prohibits you from contacting me until such time as this billing error has been resolved. Please do not call me again.



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## REFERRAL PROGRAM

Share names of neighbors, family or friends who might be interested in:

- Paying off their debt quicker
- Reducing their balances
- Stop late fees
- Stop harassing phone calls
- Avoid bankruptcy
- Fix your credit report
- Eliminate their debt

Have them call us and mention your name as a referral and **receive 3 FREE months of processing. That's over \$100 Savings!**



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## REFERRAL SHEET

Please fill out and return with your package.

### Referral 1

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Relationship: \_\_\_\_\_

### Referral 2

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Relationship: \_\_\_\_\_

### Referral 3

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Relationship: \_\_\_\_\_