

**EXHIBIT J**

RECEIVED  
Coral Springs, FL 33065

July 26, 2007

AMAZON.COM VISA  
PO BOX 15298  
WILMINGTON, DE 198501-5298

Re: Account Number: [REDACTED] 4577  
Amount in Dispute: \$3675.98

Dear Billing Dispute Representative:

I am writing this letter in order to place your organization on notice of a billing error found within my periodic statements for the previous 60 days as well as a clarification regarding the manner in which you calculate the Annual Percentage Rate and Daily Periodic Rate.

I have reviewed the advertising that you initially sent to my residence and the interest rate you are charging me is not the interest rate included in your advertisement. Even more alarming, the use of a calculator and the explanation on your statements do not produce the amount that you claim is due.

I demand the following information be sent to my attention: the original advertising, the signed credit card application, a clarification as to how you calculated the periodic rate applied to new and previous activity, the balance on which the finance charge is computed, the amount of the finance charge, as well as the agreed upon annual percentage rate.

I have retained an attorney in this matter. They will be contacting you as well. Please place my account into dispute status and do not contact me other than through the mails with the information I am requesting.

I am also submitting an address change request. My new address is: 210 North University Drive, #209, Coral Springs, FL 33071. My new telephone number is: [REDACTED] and my new work telephone number is: 954-752-1950.

Very truly yours,

[REDACTED]

JPMorgan Chase  
JUL 31 2007  
DPS, 48

J. K. [REDACTED]  
[REDACTED]  
Independence, MO 64057

November 30, 2007

Via First Class Mail

AARP  
PO Box 15148  
Wilmington, DE 19850-5148

Re: [REDACTED]-7698  
Amount in Dispute: \$7582.65

Dear Billing Dispute Representative:

I am writing this letter in order to place your organization on notice of what I believe to be a billing error found within my periodic statements for the previous 60 days as well as a clarification regarding the manner in which you calculate the Annual Percentage Rate and Daily Periodic

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I have retained an attorney in this matter. They will be contacting you as well. Please place my account into dispute status and do not contact me other than through the mails with the information I am requesting.

I am also submitting an address change request. My new address is: PO BOX 170, SYOSSET, NY, 11791. My new telephone number is: [REDACTED] and new fax number is: (866)384-3330.

Very truly yours,

J. K. [REDACTED]

JPMorgan Chase  
NOV 30 2007  
DPS, 14

M [REDACTED] A [REDACTED]

[REDACTED]  
Coral Springs, FL 33071

November 29, 2007

ROBERT QUINN & CARLTON FIELDS  
4221 W BOYSCOUT BLVD  
TAMPA, FL 33607

Re: CHASE  
[REDACTED] 6720  
\$14,473.88

Dear Billing Dispute Representative:

I am writing this letter in order to place your organization on notice of what I believe to be a billing error found within my periodic statements for the previous 60 days, as well as a clarification regarding the manner in which you calculate the Annual Percentage Rate and Daily Periodic Rate.

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I have retained an attorney in this matter. They will be contacting you as well. Please place my account into dispute status and do not contact me other than through the mails with the information I am requesting.

I am also submitting an address change request. My new address is: 210 North University Drive, #900, Coral Springs, FL 33071. My new telephone number is: [REDACTED] and my new work telephone number is: 954-510-7840.

Very truly yours,

M [REDACTED] A [REDACTED]

R. [REDACTED] P. [REDACTED]

Coral Springs, FL 33071

November 28, 2007

CHASE  
ROBERT QUINN & CARLTON FIELDS  
4221 W BOYSCOUT BLVD  
TAMPA, FL 33607

Re: CHASE  
[REDACTED] 4953  
\$9,718.98

Dear Billing Dispute Representative:

I am writing this letter in order to place your organization on notice of what I believe to be a billing error found within my periodic statements for the previous 60 days, as well as a clarification regarding the manner in which you calculate the Annual Percentage Rate and Daily Periodic Rate.

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I am also submitting an address change request. My new address is: 210 North University Drive, #900, Coral Springs, FL 33071. My new telephone number is: [REDACTED] and my new work telephone number is: 954-510-7840.

Very truly yours,

R. [REDACTED] P. [REDACTED]

M [REDACTED] C [REDACTED]

[REDACTED]  
Coral Springs, FL 33071

November 27, 2007

ROBERT QUINN & CARLTON FIELDS  
4221 W BOYSCOUT BLVD  
TAMPA, FL 33607

Re: CHASE  
[REDACTED] 4478  
\$22,248.88

Dear Billing Dispute Representative:

I am writing this letter in order to place your organization on notice of what I believe to be a billing error found within my periodic statements for the previous 60 days, as well as a clarification regarding the manner in which you calculate the Annual Percentage Rate and Daily Periodic Rate.

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Very truly yours,

M [REDACTED] C [REDACTED]

W [REDACTED] R [REDACTED] N [REDACTED]  
[REDACTED]  
Coral Springs, FL 33071

November 28, 2007

CHASE  
ROBERT QUINN & CARLTON FIELDS  
4221 W BOYSCOUT BLVD  
TAMPA, FL 33607

Re: CHASE  
[REDACTED] 9444  
\$7,855.81

Dear Billing Dispute Representative:

I am writing this letter in order to place your organization on notice of what I believe to be a billing error found within my periodic statements for the previous 60 days, as well as a clarification regarding the manner in which you calculate the Annual Percentage Rate and Daily Periodic Rate.

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Very truly yours,

W [REDACTED] N [REDACTED]

A. C. [REDACTED]  
[REDACTED]  
Coral Springs, FL 33071

November 30, 2007

ROBERT QUINN & CARLTON FIELDS  
4221 W BOYSCOUT BLVD  
TAMPA, FL 33607

Re: CHASE  
[REDACTED] 0673  
\$13240.94

Dear Billing Dispute Representative:

I am writing this letter in order to place your organization on notice of what I believe to be a billing error found within my periodic statements for the previous 60 days, as well as a clarification regarding the manner in which you calculate the Annual Percentage Rate and Daily Periodic Rate.

I have reviewed the advertising that you initially sent to my residence and the interest rate you are charging me is not the interest rate included in your advertisement. Even more alarming, the use of a calculator and the explanation on your statements do not produce the amount that you claim is due.

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