

# EXHIBIT K

HESS KENNEDY COMPANY

CHARTERED

July 26, 2007

Via First Class Mail

Supervising Attorney  
B.J'S MASTERCARD  
P.O BOX 15298  
WILMINGTON, DE 19850-5298

JPMorgan Chase

JUL 31 2007

DPS, 48

Re: R [REDACTED] D [REDACTED]  
Account # [REDACTED] 1686

Dear Supervising Attorney:


This firm has been retained by the above named consumer. The purpose of this letter is to determine the nature of the relationship between your company and our client. Prior to our client retaining this firm, our client sent your organization a billing dispute notice challenging various charges that have began appearing on the periodic statements generated by your firm.

As of today's date, our client informs us that you have failed to acknowledge the notice and have continued collection activity. We ask that you cease communications with our client and direct any and all communications to our firm.

In order to properly analyze the nature and character of the relationship between your firm and our client, we request that you allow our firm to review the documents establishing the alleged liability. We request the original advertising presented to our client prior to consummation of the transaction as well as the signed credit application. In addition, please forward the last 60 days worth of periodic statements that attempt to form the basis of an account stated. This information can be forwarded to any lawyer or Nonlawyer employed by our firm.

Finally, we request that you place the account into "disputed status" and comply with the provisions of the Fair Credit Billing Act in so far as they relate to collection activities, credit reporting, and the institution of legal action.

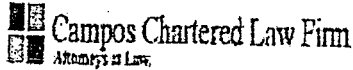
Very truly yours,

  
HESS KENNEDY CO. CHARTERED

HESS KENNEDY COMPANY • 210 NORTH UNIVERSITY DRIVE • 209 • CORAL SPRINGS • FL • 33071  
PHONE 954.752.1950 TELECOPIER 954.727.8722

NEW YORK ILLINOIS NEW JERSEY LONDON CALIFORNIA CAYMAN ISLANDS SOUTH CAROLINA

Campos Chartered Law Firm.  
PO Box 170  
Syosset, NY 11791  
Phone: (631)940-2411 Fax: (866)384-3330  
www.freelawspace.com



November 30, 2007

Via First Class Mail

AARP  
PO Box 15148  
Wilmington, DE 19850-5148

JPMorgan Chase

DEC 14 2007

DPS, 64

Re: J. K. [REDACTED]  
Account: [REDACTED]-7698

Dear Supervising Attorney:

This firm has been retained by the above named consumer. The purpose of this letter is to determine the nature of the relationship between your company and our client. Prior to our client retaining this firm, our client sent your organization a billing dispute notice challenging various charges that have began appearing on the periodic statements generated by your firm.

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Very truly yours,

Campos Chartered Law Firm.

THE CONSUMER LAW CENTER, L.C.

July 13, 2007

Via First Class Mail

Supervising Attorney  
CHASE  
PO BOX 15298  
WILMINGTON, DE 19850-5298

JPMorgan Chase

JUL 31 2007

Re: W. G. [REDACTED]  
2103  
5,344.11

DPS, 48

Dear Supervising Attorney:

This firm has been retained by the above named consumer. The purpose of this letter is to determine the nature of the relationship between your company and our client. Prior to our client retaining this firm, our client sent your organization a billing dispute notice challenging various charges that have began appearing on the periodic statements generated by your firm.

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Very truly yours,



THE CONSUMER LAW CENTER, L.C.

THE CONSUMER LAW CENTER - 3200 N. UNIVERSITY DRIVE SUITE 210 CORAL SPRINGS FL 33065  
TEL: 1-954-752-1950 FAX: 1-954-727-8722

THE CONSUMER  
LAW CENTER, L.C.

July 25, 2007

Via First Class Mail

Supervising Attorney  
CHASE  
PO BOX 15298  
WILMINGTON, DE 19850-5298

JPMorgan Chase

JUL 31 2007

Re: ~~W~~  
~~2103~~  
5,344.11

DPS, 48

Dear Supervising Attorney:

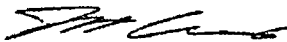
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Very truly yours,



THE CONSUMER LAW CENTER, L.C.

# THE CONSUMER LAW CENTER

A PROFESSIONAL ASSOCIATION

November 27, 2007

Via First Class Mail

Supervising Attorney

Robert M. Quinn & Carlton Fields  
CHASE BANK  
4221 W. BOY SCOUT BLVD  
TAMPA, FL 33607-5780

Re: C S  
CHASE ACCT. # 3783

Dear Supervising Attorney:

This firm has been retained by the above named consumer. The purpose of this letter is to determine the nature of the relationship between your company and our client. Prior to our client retaining this firm, our client sent your organization a billing dispute notice challenging various charges that have began appearing on the periodic statements generated by your firm.

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Very truly yours,

THE CONSUMER LAW CENTER

210 NORTH UNIVERSITY DRIVE, SUITE 900  
CORAL SPRINGS, FL 33071  
954.510.7840 LANDLINE 954.727.8722 TELECOPIER  
[WWW.MYCONSUMERLAWCENTER.COM](http://WWW.MYCONSUMERLAWCENTER.COM)