

# **EXHIBIT L**

**HESS KENNEDY COMPANY**

**CHARTERED**

JPMorgan Chase

Mar 27 2007

DPS, 41

ADAM FOREMANE  
INFO@HESSKENNEDYLAW.COM  
TEL: 954.343.7848 EXT 305  
FAX: 954.727.8722

March 8, 2006

Via First Class Mail

CHASE  
PO BOX 15298  
WILMINGTON, DE 19850-5298

CONFIDENTIAL SETTLEMENT CORRESPONDENCE

Re: K. G. [REDACTED]  
[REDACTED] 6130

Dear Billing Dispute Representative:

This firm represents the above named consumer. We are writing to dispute a billing error in the amount of \$25,685.19 on the obligor's account.

The amount is inaccurate because it reflects: 1) an extension of credit which was not made to our client; 2) goods or services not accepted by our client in accordance with the agreement made at the time of the transaction; 3) inaccurate amounts of payments made by our client; and 4) an inaccurate computation of the annual percentage rate.

In accordance with 15 U.S.C. §1666(c) demand is hereby made that:

- (1) All action to collect the amount or any part thereof cease until such time as this billing error has been resolved, including but not limited to telephone calls, correspondence other than that allowed by law, and the reporting of any negative or derogatory information to third party credit reporting agencies;
- (2) Additional clarification and documentary evidence reflecting how your organization calculated the dollar amount allegedly due be forwarded to this office; and
- (3) The error is corrected and that any finance or other charges related to the disputed amount be credited and that we receive on our client's behalf a copy of a corrected statement.

Please direct any and all future communications to our firm.

Very truly yours,  
Adam Foremane  
ADAM FOREMANE  
HESS KENNEDY COMPANY

† Not a member of the Florida Bar.  
HESS KENNEDY COMPANY • 210 NORTH UNIVERSITY DRIVE • TWO HUNDRED NINE • CORAL SPRINGS • FL • 33071  
PHONE 954.752.1950 TELECOPIER 954.727.8722  
NEW YORK | ILLINOIS | CALIFORNIA | CAYMAN ISLANDS | SINGAPORE

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CONFIDENTIAL SETTLEMENT CORRESPONDENCE

Re: Ms. C. [REDACTED]  
[REDACTED] 1248

Dear Billing Dispute Representative:

This firm represents the above named consumer. We are writing to dispute a billing error in the amount of \$5,497.49 on the obligor's account.

The amount is inaccurate because it reflects: 1) an extension of credit which was not made to our client; 2) goods or services not accepted by our client in accordance with the agreement made at the time of the transaction; 3) inaccurate amounts of payments made by our client; and 4) an inaccurate computation of the annual percentage rate.

In accordance with 15 U.S.C. § 1666(c) demand is hereby made that:

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(2) Additional clarification and documentary evidence reflecting how your organization calculated the dollar amount allegedly due be forwarded to this office; and

(3) The error is corrected and that any finance or other charges related to the disputed amount be credited and that we receive on our client's behalf a copy of a corrected statement.

Please direct any and all future communications to our firm.

Very truly yours,  
*Adam Foremane*  
ADAM FOREMANE<sup>1</sup>  
HESS KENNEDY COMPANY

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WILMINGTON, DE 19850-5298

CONFIDENTIAL SETTLEMENT CORRESPONDENCE

Re: **Personal Bank**  
**8576**

Dear Billing Dispute Representative:

This firm represents the above named consumer. We are writing to dispute a billing error in the amount of \$5,547.62 on the obligor's account.

The amount is inaccurate because it reflects: 1) an extension of credit which was not made to our client; 2) goods or services not accepted by our client in accordance with the agreement made at the time of the transaction; 3) inaccurate amounts of payments made by our client; and 4) an inaccurate computation of the annual percentage rate.

In accordance with 15 U.S.C. §1666(c) demand is hereby made that:

- (1) All action to collect the amount or any part thereof cease until such time as this billing error has been resolved, including but not limited to telephone calls, correspondence other than that allowed by law, and the reporting of any negative or derogatory information to third party credit reporting agencies;
- (2) Additional clarification and documentary evidence reflecting how your organization calculated the dollar amount allegedly due be forwarded to this office; and
- (3) The error is corrected and that any finance or other charges related to the disputed amount be credited and that we receive on our client's behalf a copy of a corrected statement.

Please direct any and all future communications to our firm.

Very truly yours,  
*Adam Foremane*  
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