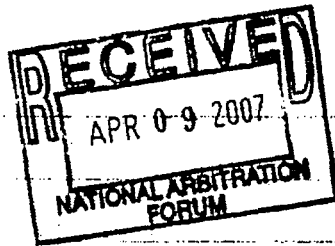


EXHIBIT P

Respondent: [REDACTED]
[REDACTED]
Wilmington Del
19801



Claimant: Chase Bank USA, N.A.
One paces West Suit 1400
2727 Paces Ferry Rd
Atlanta GA. 30339

file # FA070300093616
Date April 2, 2007

I'm disputing my failure
to pay my credit. On may
of 2006. I paid my last payment
on the account. However I
went into consolidation for
this card and 10 others
as they had gotten to be
to much for me. hadden
been put on Social Security
before purchasing the card.

As of May 06. I began paying
Hers kindly from my account

with P.N.C. Bank \$118.00
a month to disburse to
my creditors.

I still pay as of March 2007
bank statement

Hess Kennedy \$118.00 to pay
my creditors. I informed
them of this process and
still get harassed daily
for the past 11 months night
and day. Causing my health
to worsen and to be put on
medication.

Enclosed: is * my May 2006 bank statement } proof
of payment

* March 2007 Bank statement

* Letters from Hess Kennedy my
consolidation law firm.

* Copy of letter sent to one of
my creditors from Hess Kennedy.

* Supporting documents.

* Counter Claims

* Request for fee waiver

A [REDACTED] R [REDACTED]