

May 27, 2004

Chase Manhattan Bank USA
PO Box 15902
Wilmington, DE 19850-5902

To Whom It May Concern:

I am disputing the charges circled on the attached account statement for my Chase credit card. My account number is 522 7720 0021 8151. We joined the BMG Music Service several months ago and have successfully ordered occasional music CDs. *until this statement arrived.*

All of a sudden, dozens of packages have been shipping to us that we never ordered. The things we did not order were refused at the post office and returned to BMG. I have talked to representatives at BMG and asked repeatedly for a list of which items are matched to each charge on my card. They have not produced such a list. They sent me a list of items that were "ordered" during that time frame. Their totals do not match with what was charged on my credit card and there is no way to determine what the amounts charged on my card represent since none of the dollar amounts match. I have REPEATEDLY asked for that specific information starting on May 4. I also cancelled the account on that day. Please note that EVERY package received since then has been returned. I am still receiving packages today despite having canceled the account a month ago.

I have been happy to pay in the past for items we ordered. This activity on my card is ridiculous and BMG has been unable to tell me what they are charging me for! I am including the list they sent me when I asked for an accounting of what they were charging me for on that statement. There are a total of four CDs on that list that we ordered and kept at \$6.23 each – those are underline on the statement. None of the other items were accepted or ordered.

Please be aware that I will dispute ANY future charges on my card from BMG on my next statement as EVERY package sent by them since early April has been refused. I certainly believe that BMG has been reprehensible for not being able to match up my individual card charges with a merchandise description. I am more than willing to discuss this at any time. If you look at my account history, I have no pattern of disputing charges, but I have not ordered these products and they have been returned with the exception of the four CDs noted.

Sincerely,



Karen Patterson
Home 909 337 7436
Work 909 867 5743 x13