



P.O. Box 15919, Wilmington, DE 19850-5919

June 15, 2004

KAREN R PATTERSON  
PO BOX 1293  
BLUE JAY CA 92317-1293

Account #: 5222772000218151

Dear Ms. Paterson:

This is in response to your inquiry concerning the following disputed charges on your account:

We have received from the merchant the following credits:

<u>Merchant Name</u>	<u>Credit Amount</u>	<u>Posting Date</u>
BMG Music Service	\$49.84	05/14/2004
BMG Music Service	\$49.84	05/16/2004
BMG Music Service	\$49.84	05/19/2004
BMG Music Service	\$214.40	05/23/2004
BMG Music Service	\$214.40	05/25/2004
BMG Music Service	\$59.24	05/25/2004
BMG Music Service	\$283.36	05/26/2004
BMG Music Service	\$27.99	05/26/2004
BMG Music Service	\$85.10	05/27/2004
BMG Music Service	\$20.45	05/27/2004
BMG Music Service	\$69.24	05/27/2004
BMG Music Service	\$128.20	05/30/2004
BMG Music Service	\$59.24	06/02/2004
BMG Music Service	\$73.25	06/03/2004
BMG Music Service	\$73.25	06/03/2004
BMG Music Service	\$42.00	06/08/2004
BMG Music Service	\$59.24	06/08/2004
BMG Music Service	\$37.69	06/08/2004
BMG Music Service	\$155.14	06/08/2004
BMG Music Service	\$155.14	06/08/2004
BMG Music Service	\$25.84	06/08/2004
BMG Music Service	\$29.07	06/08/2004
BMG Music Service	\$36.61	06/08/2004

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<u>Merchant Name</u>	<u>Credit Amount</u>	<u>Posting Date</u>
BMG Music Service	\$74.33	06/08/2004
BMG Music Service	\$20.45	06/08/2004
BMG Music Service	\$15.06	06/08/2004
BMG Music Service	\$18.30	06/08/2004
BMG Music Service	\$15.06	06/08/2004

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We have received these from the merchant and they will show on your next billing statement. In addition, any related fees and finance charges will be adjusted.

We appreciate this opportunity to be of service and look forward to your continuing participation in our credit card program.

Sincerely,

*J. Turner*

J. Turner

Cardmember Services

1-800-441-7681

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