July 13, 2004

To Chase Platinum MasterCard
Acct # 5222 7720 0021 8151

Enclosed is a payment for $2283.20. This is for all current charges incurred on my Chase MasterCard. You billed me for a total of $3067.91, which includes charges from last month that are being disputed. All the disputed charges involve a single merchant, BMG Music Services.

I just want to recap the history on this merchant. Three statements ago, a multitude of charges started appearing on my card and all kids of merchandise that we did NOT order started arriving at our PO Box. These items were returned. I have included a spreadsheet showing the activity on our credit card account from this one merchant. I paid $1633.08 in charges for BMG, but submitted the charges for dispute back in early May. During the next statement, a total of another $2796.14 in BMG charges were added. Based on my conversation with a representative in your dispute department, I paid the card balance minus the BMG charges. I am doing the same thing now.

BMG has credited a number of these charges back, but there is still a balance of $2272.36 that they have charged on the card. I have repeatedly asked the merchant for a detailed description of the items that they have charged me for. They have been unwilling or unable to provide such information. We ordered some CDs as part of a music club that we would be happy to pay for. I believe we have paid for most of these, but since they cannot tell me what items they are charging my card for, it is difficult to reconcile our purchases. We cannot owe BMG more than $400 MAXIMUM. I have discussed all this with your disputes department, but want to make this picture clear.

I cancelled this account on May 3 as soon as I saw all the charges on that first statement. I think that any items sent or returned should be accounted for by now at BMG. Please advise as to next steps in terms of clearing up these disputed charges. I would very much like to clear this up as soon as possible.

Sincerely,

Karen Patterson
Home 909 337 7436
Work 909 867 5743