



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

August 23, 2004

KAREN R PATTERSON
P O BOX 1293
BLUE JAY CA 92317-1293

Account #: 5222 7720 0021 8151

Dear Ms. Patterson:

We are writing in response to your recent inquiry concerning the following charges to your account:

<u>Merchant Name</u>	<u>Dollar Amount</u>	<u>Posting Date</u>
BMG	\$53.28	March 28, 2004
BMG	\$36.05	March 28, 2004
BMG	\$36.05	March 28, 2004
BMG	\$36.05	March 28, 2004
BMG	\$30.90	March 28, 2004
BMG	\$68.05	March 28, 2004
BMG	\$40.34	March 28, 2004
BMG	\$36.05	March 28, 2004
BMG	\$5.15	March 30, 2004
BMG	\$5.15	March 30, 2004
BMG	\$5.15	March 30, 2004
BMG	\$5.15	April 1, 2004
BMG	\$5.15	April 2, 2004
BMG	\$73.50	April 6, 2004
BMG	\$25.75	April 6, 2004
BMG	\$41.20	April 6, 2004
BMG	\$36.05	April 6, 2004
BMG	\$30.90	April 6, 2004
BMG	\$45.60	April 6, 2004
BMG	\$22.37	April 6, 2004
BMG	\$73.40	April 6, 2004
BMG	\$25.84	April 6, 2004
BMG	\$5.15	April 6, 2004
BMG	\$5.15	April 7, 2004
BMG	\$5.15	April 8, 2004
BMG	\$5.15	April 8, 2004
BMG	\$5.15	April 8, 2004

BMG	\$5.15	April 9, 2004
BMG	\$46.58	April 11, 2004
BMG	\$78.88	April 11, 2004
BMG	\$36.28	April 11, 2004
BMG	\$108.97	April 11, 2004
BMG	\$46.58	April 11, 2004
BMG	\$41.43	April 11, 2004
BMG	\$75.66	April 11, 2004
BMG	\$41.20	April 11, 2004
BMG	\$30.98	April 11, 2004
BMG	\$5.15	April 11, 2004
BMG	\$25.84	April 11, 2004
BMG	\$10.30	April 11, 2004
BMG	\$5.15	April 13, 2004
BMG	\$25.84	April 13, 2004
BMG	\$25.60	April 13, 2004
BMG	\$25.84	April 13, 2004
BMG	\$10.30	April 14, 2004
BMG	\$38.50	April 18, 2004
BMG	\$43.08	April 19, 2004
BMG	\$33.38	April 20, 2004
BMG	\$25.83	April 20, 2004
BMG	\$34.46	April 20, 2004
BMG	\$36.61	April 20, 2004
BMG	\$33.38	April 20, 2004
BMG	\$37.43	April 21, 2004
BMG	\$17.19	April 21, 2004
BMG	\$84.75	April 22, 2004
BMG	\$80.00	April 23, 2004
BMG	\$60.58	April 23, 2004
BMG	\$6.02	April 28, 2004
BMG	\$59.24	April 29, 2004
BMG	\$49.84	April 29, 2004
BMG	\$2.14	May 3, 2004
BMG	\$12.91	May 3, 2004
BMG	\$60.32	May 4, 2004
BMG	\$25.84	May 4, 2004
BMG	\$25.84	May 4, 2004
BMG	\$33.38	May 5, 2004
BMG	\$59.24	May 5, 2004
BMG	\$38.77	May 5, 2004
BMG	(\$69.24)	May 27, 2004

Karen R. Patterson
August 23, 2004
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While we are eager to assist our cardholders with any inquiries that may arise when using their credit cards, there are sometimes limitations that prevent our assistance.

Unfortunately, we have requested a breakdown of which credits were missing from the merchant. A credit must correspond with a transaction including the date, merchant and amount of the charge. In your letter you stated that BMG owed you more credits but you were unable to advise us of which charges were returned and comprised the total owed by the merchant. It is the responsibility of the merchant to itemize shipments to customers and the customer's responsibility to track the particular items that are returned to the merchant.

Because the agreement was between you and the merchant, you will have to contact the merchant to reconcile the itemized charges to the credits. Please send them a letter advising them of your need to reconcile the account.

We appreciate the opportunity to explain this situation and look forward to your continuing participation in our credit card program.

Sincerely,

M. Victor

M. Victor
Cardmember Services
1-800-334-0601