

Please send any correspondence to:
Chase Manhattan Bank USA, N.A.
PO BOX 15902
WILMINGTON, DE 19850-5902



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

0003008

October 12, 2004



Account Number:

Chase CashBuilderSM Platinum
MasterCard[®]

Dear Karen R Patterson:

Thank you for your inquiry regarding your disputed charge with Bmg Music Service, billed to your Chase CashBuilder Platinum MasterCard account.

Based on the information you supplied, we have issued a credit in the amount of \$19.66 to your account. In addition, we have removed all finance charges related to this transaction. These adjustments will appear on a subsequent billing statement.

If the merchant should provide proof of the transaction, it may be necessary to charge your account again. We will, however, contact you if we receive additional information. Please review your statement(s) for any additional charges that may have been posted by the merchant.

Should you have questions or need further assistance, please contact a Chase Customer Service Representative at 800-577-0636, 24 hours a day, 7 days a week or to access your account online, visit us at www.Chase.com/cards.

We hope we can resolve your inquiry to your satisfaction. Thank you for doing business with Chase.

Regards,

V. Estes

V. Estes
Customer Service Representative