

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

0007013

November 19, 2004



Account Number:

Chase CashBuilderSM Platinum
MasterCard[®]

Dear Karen R Patterson:

This letter is in reference to your previous inquiry regarding your Credit Card account.

On 10/13/2004, we issued a temporary credit to your account while we investigated your inquiry. On 07/01/2004 the merchant also issued credit to your account. Therefore, to reverse our credit adjustment, we have debited your account for \$60.32.

Should you have questions or need further assistance, please contact a Customer Service Representative at 800-577-0636, 24 hours a day, 7 days a week.

We welcome this opportunity to serve you, and thank you for your business.

Regards,

C. Byrd
C. Byrd
Cardmember Services