

CERTIFICATE OF SERVICE

I, Susan Leo, hereby certify that on April 14, 2008, I caused true and correct copies of Plaintiffs' April 14, 2008 Letter Brief to the Honorable William H. Pauley, III and the Supplemental Declaration of Bonny E. Sweeney in Support of Plaintiffs' Motions for (1) Final Approval of Class Action Settlement; and (2) Award of Attorneys' Fees and Expenses and this Certificate of Service to be served on the below listed parties by first class mail:

Peter E. Greene, Esq.
Cyrus Amir-Mokri, Esq.
SKADDEN, ARPS, SLATE, MEAGHER
& FLOM, LLP
Four Times Square
New York, NY 10036
212-735-3000
pgreene@skadden.com
cmokri@skadden.com

Counsel for JPMorganChase

Mark P. Ladner, Esq.
William R. Wade-Gery, Esq.
MORRISON & FOERSTER, LLP
1290 Avenue of the Americas
New York, NY 10104
212- 468-8000
mladner@mfo.com
wwade-gery@mfo.com
*Counsel for Bank of America Corp., Bank of
America, N.A. (USA)*

David F. Graham, Esq.
Eric H. Grush, Esq.
SIDLEY AUSTIN LLP
One South Dearborn
Chicago, Illinois 60603
312-853-7000
dgraham@sidley.com
egrush@sidley.com
*Counsel for Citigroup Inc., Citibank (South
Dakota), N.A., Universal Financial Corp.,
Universal Bank, N.A., Citibank (Nevada), N.A.,
and Citicorp Diners Club Inc.*

Charles E. Buffon, Esq.
Robert D. Wick, Esq.
COVINGTON & BURLING
1201 Pennsylvania Avenue, N.W.
Washington, DC 20004
202-662-6000
cbuffon@cov.com
rwick@cov.com
*Counsel for JPMorganChase and First USA
Bank, N.A.*

George A. Cumming, Jr., Esq.
MORGAN, LEWIS & BOCKIUS LLP
One Market Street, Spear Tower
San Francisco, CA 94105
415-442-1000
gcumming@morganlewis.com

*Counsel for Household International, Inc.,
Household Finance Corporation, Household
Credit Services, Inc.*

Edward D. Rogers, Esq.
BALLARD, SPAHR,
ANDREWS & INGERSOLL, LLP
1735 Market Street, 51st Floor
Philadelphia, PA 19103
215-665-8500
rogers@ballardspahr.com

*Counsel for Providian Financial Corp.,
Providian National Bank, and Providian Bank*

Edward C. Fitzpatrick, Esq.
Randall A. Hack, Esq.
LOCKE LORD BISSELL & LIDDELL LLP
111 South Wacker Drive
Chicago, IL 60606
312-443-0700
efitzpatrick@lordbissell.com
rhack@lordbissell.com
*Counsel for Visa International Service
Association*

Daniel H. Squire, Esq.
Christopher R. Lipsett, Esq.
WILMER CUTLER PICKERING
HALE and DORR, LLP
2445 M Street, N.W.
Washington, DC 20037
202-663-6000
daniel.squire@wilmerhale.com
chris.lipsett@wilmerhale.com
*Counsel for MBNA Corporation and MBNA
America Bank, Inc.*

Jay N. Fastow, Esq.
Bruce A. Colbath, Esq.
Fiona A. Schaeffer, Esq.
WEIL, GOTSHAL & MANGES, LLP
767 Fifth Avenue
New York, NY 10153
212-310-8000
jay.fastow@weil.com
fiona.schaeffer@weil.com
*Counsel for MasterCard International
Incorporated*

Brian P. Brosnahan, Esq.
Allen H. Rose, Esq.
HELLER EHRMAN LLP
333 Bush Street
San Francisco, CA 94104
415-772-6000
brian.brosnahan@hellerehrman.com
allen.rose@hellerehrman.com
Counsel for Visa U.S.A., Inc.

Bonny E. Sweeney, Esquire
Joseph D. Daley, Esquire
Christopher M. Burke, Esquire
COUGHLIN STOIA GELLER
RUDMAN & ROBBINS, LLP
655 West Broadway, Suite 1900
San Diego, CA 92101
619-231-1058
bonnys@csgrr.com
joed@csgrr.com
chrisb@csgrr.com

Plaintiffs' Co-Lead Counsel

Thomas F. Schrag, Esquire
James S. Baum, Esquire
Michael L. Schrag, Esquire
SCHRAG & BAUM, P.C.
280 Panoramic Way
Berkeley, CA 94704
510-849-1618
tom@schragsbaum.com
jim@schragsbaum.com

Counsel for Plaintiffs

Jacob K. Jou
1306 Massachusetts Avenue, Apt. 401
Cambridge, MA 02138
203-435-1100
jjou@law.harvard.edu

Pro se objector

Dennis Stewart, Esquire
HULETT HARPER STEWART, LLP
550 West C Street, Suite 1600
San Diego, CA 92101
619-338-1133
dstewart@hulethharper.com

Counsel for Plaintiffs

Allen H. Steyer, Esquire
STEYER LOWENTHAL BOODROOKAS
ALVAREZ & SMITH LLP
One California Street, Third Floor
San Francisco, CA 94111
415-421-3400
asteyer@steyerlaw.com

Counsel for Plaintiffs

Edward John Hasbrouck
1130 Treat Avenue
San Francisco, CA 94110
415-824-0214
edward@hasbrouck.org

Pro se objector

Russ Barnes
Wildwood Lamps & Accents, Inc.
516 Paul Street
P.O. Box 672
Rocky Mount, NC 27802-0672
252-446-3266
russ@wildwoodlamps.com

Pro se objector

Sanford Ress
1260 E. Parkview
P.O. Box 1250
Jackson, WY 83001-1250
307-733-2825

Pro se objector

Kelby Scott Koenig
P.O. Box 31153
Cincinnati, OH 45231
513-616-7789
kskoenig@hotmail.com

Pro se objector

David H. Wright, Ph.D.
1573 49th Street
Sacramento, CA 95819-4402
916-739-8906

Pro se objector

David S. Brown
70 East 10th Street, Apt. 12L
New York, NY 10003

Pro se objector

Christopher Leddy
5851 Padua Drive
Huntington Beach, CA 92649

Pro se objector

Vaughn R. Walker
P.O. Box 36100
San Francisco, CA 94102
415-522-3620
vrw@vrwalkerco.com

Pro se objector

Sheldon V. Burman, Esq.
LAW OFFICES OF SHELDON V.
BURMAN, P.C.
110 East 59th Street, 23rd Floor
New York, NY 10022
212-935-1600

Counsel for objector Gilbert Schrank

Kenneth L. Willeford, M.D.
Coastal Carolinas Integrated Medicine
10 Doctors Circle, Suite 2
Supply, NC 28462
910-755-6060

Pro se objector

Victoria M. Bhavsar, Ph.D.
890 Citrus Lane
Pomona, CA 91768

Pro se objector

Harvey S. Shapiro, Esquire
Attorney at Law
77 Central Street, 2nd Floor
Boston, MA 02109
617-482-7250

Pro se objector

John J. Pentz, Esquire
CLASS ACTION FAIRNESS GROUP
2 Clock Tower Place, Suite 260G
Maynard, MA 01754
978-461-1548
clasaxn@earthlink.net

*Counsel for Objectors Joel Shapiro, David T.
Murray and Marion R. Murray*

Jeffrey B. Ehney
P.O. Box 02100362
Sioux Falls, SD 57186
314-324-3866

Pro se objector

Irving Bizar, Esquire
BALLON STOLL BADER & NADLER, P.C.
729 7th Avenue, 17th Floor
New York, NY 10019
212-575-7900
ibizar@ballonstoll.com

Counsel for Objector Bernd Bildstein

Benjamin Cohen
8510 Rayburn Road
Bethesda, MD 20817
301-897-5541

Pro se objector

Shrenik Bavishi
P.O. Box 5
Colonia, NJ 07067-0005

Pro se objector

R. Stephen Griffis, Esquire
R. STEPHEN GRIFFIS, P.C.
2100 Riverhaven Drive, Suite 1
Hoover, AL 35244
205-402-7474
rsglaw@bellsouth.net

Counsel for Objectors Thomas Carder, Dylan Whisenhunt, Gloria E. Whisenhunt and Judy Sargeant

Barry M. Altman, Esquire
ALTMAN & ALTMAN
404 Main Street, Suite #3
Wilmington, MA 01887
781-944-5441
altmanlaw2@aol.com

Counsel for Objectors Amy Corrigan, Edward A. Tarquinio, and Peter G. DeSimone

Robert Shattuck
3812 Spring Valley Circle
Birmingham, AL 35223
205-967-5586
rdshatt@aol.com

Pro se objector

Lynda K. Stewart, Esquire
1710 S. Baden Oaks Dr.
Pearland, TX 77581

Counsel for Objector William Rae Caldwell

Charles M. Thompson, Esquire
CHARLES M. THOMPSON, P.C.
5615 Canongate Lane
Birmingham, AL 35242
205-995-0068
cmtlaw@aol.com

Counsel for Objectors Thomas Carder, Dylan Whisenhunt, Gloria E. Whisenhunt and Judy Sargeant

Edwin W. Howard, Esquire
BONVILLE & HOWARD
154 Prichard Street
Fitchburg, MA 01420
978-345-4144

Counsel for Objectors Amy Corrigan, Edward A. Tarquinio, and Peter G. DeSimone

Ira E. Stoll
553 8th Street, Apartment 1R
Brooklyn, NY 11215
718-499-2313

Pro se objector

Edward Siegel, Esquire
27600 Chagrin Boulevard, #340
Cleveland, OH 44122
216-831-3424
efsiegel@efs-law.com

Counsel for Objector Lawrence E. Schneider

Edward W. Cochran, Esquire
LAW OFFICE OF EDWARD W. COCHRAN
20030 Marchmont Road
Shaker Heights, OH 44122
edwardcochran@adelphia.net

Counsel for Objector Anne Cochran

Laura B. Borgia
318 South Jefferson Street
Hanover, PA 17331

Pro se objector

Sharon L. Taylor
5570 North Lake Road
Columbiaville, MI 48421

Pro se objector

Raymond Santangelo
5824 Irvine Avenue
North Hollywood, CA 91601-1019

Pro se objector

Betsy Jasinski
1533 Mt. Isle Harbor Drive
Charlotte, NC 28214
bjasinski@carolina.rr.com

Pro se objector

Whitney Sunderland
9727 Sagamore Road
Leawood, KS 66206

Pro se objector

Stacy L. Gage
2550 Marquette Pl.
Dubuque, IA 52001-0606

Pro se objector

Jeremy Jacobsohn
6917 Race Horse Lane
Rockville, MD 20852

Pro se objector

Christopher L. Graeser, Esquire
3600 Cerrillos Road, Suite 201D
Santa Fe, NM 87507
505-424-8175
chris@chrisgraeser.com

Pro se objector

Kenny Delafrange
29 Cedar Street
Champlain, NY 12919

Pro se objector

Timothy Leatherman
P.O. Box 30687
Portland, OR 97294

Pro se objector

Gayle C. Buss
1163 St. Rt. 15
Venedy, IL 62214

Pro se objector

Erin Anderson
1982 W. Bayshore Road, #336
East Palo Alto, CA 94303
650-722-1496

Pro se objector

Karen Curry
1349 Cascade Drive
Grand Prairie, TX 75050
972-264-6912
kjc1585@earthlink.net

Pro se objector

Geoff Palmer
71 Saint Lawrence Way
North Attleboro, MA 02760-6289
508-468-6986
ourfreebies@comcast.net

Pro se objector

Daniel M. McClure
2 Long Timbers Lane
Houston, TX 77024

Pro se objector

Peter J. Furka
735 Mainsail Lane
Secaucus, NJ 07094-2229
201-210-2521
onewaywon1@gmail.com

Pro se objector

Cliff Bamford
70 East Sunset Way
Issaquah, WA 98027
425-341-0425
bamford@oz.net

Pro se objector

Donald Frankforther
450 Austin Bridge Road
Douglasville, GA 30134

Pro se objector

Warren E. Halverson
13701 NE 32nd Pl.
Bellevue, WA 98005

Pro se objector

Ursula Ganz
3513 Laurel Canyon Boulevard
Studio City, CA 91604
310-666-9080
818-763-3525

Pro se objector

Edward M. Selfe
Jane B. Selfe
2600 Arlington Avenue South, #84
Birmingham, AL 35205
205-933-0427

Pro se objectors

William B. Barrington
1506 Keel Drive
Corona Del Mar, CA 92625
949-760-6628
barrington1assoc@cox.net

Pro se objector

Douglas A. Cole, Esquire
STEM & COLE
571 Milford-Warren Glen Road
Milford, NJ 08848
908-995-4405
douglascolesq@att.net

Counsel for Objector James W. Wilson

Robert W. Bishop, Esquire
BISHOP & ASSOCIATES, PSC
6520 Glenridge Park, Suite 6
Louisville, KY 40222
502-425-2600
firm@bishoplegal.net

Counsel for Objector Jessica Bishop

Kenneth E. Nelson, Esquire
NELSON LAW FIRM, P.C.
2900 City Center Square
1100 Main Street
Kansas City, MO 64105
816-421-7225
kennelson@mclaw.com

*Counsel for Objectors Rosalie Borgardts and
Leonard Nelson*

Warren J. Mroz
62 Edwin Street
North Quincy, MA 02171-2016

Pro se objector

Vincent L. Andella, Jr.
P.O. Box 11654
Naples, FL 34101

Pro se objector

Mathis B. Bishop, Esquire
DOYLE, RESTREPO,
HARVIN & ROBBINS, L.L.P.
Chase Tower
Suite 4700
600 Travis Street
Houston, TX 77002-3005
713-228-5100
mbishop@drhrlaw.com

Pro se objector

Frank H. Tomlinson, Esquire
15 North 21st Street, Suite 302
Birmingham, AL 35203
205-326-6626
htomlinson@bellsouth.net

*Counsel for Objectors Patricia Tomlinson,
Daniel Ernsberger, Rebecca Brainard, Donna
Lonzo and Keith Lonzo*

Stuart C. Yoes, Esquire
THE YOES LAW FIRM, L.L.P.
Texas State Bank Building
3535 Calder Avenue, Suite 235
P.O. Drawer 7584
Beaumont, TX 77726-7584
409-833-2352

*Counsel for Objectors Milton J. Fontenot and
Ernest J. Browne*

Philip A. Downey, Esquire
P.O. Box 736
Unionville, PA 19375
610-324-2848
downeyjustice@gmail.com

Counsel for Objector J. Andrew Downey

Paul D. Kamenar, Esquire
WASHINGTON LEGAL FOUNDATION
2009 Massachusetts Avenue, N.W.
Washington, DC 20036
202-588-0302
pkamenar@wlf.org

Counsel for Objector Sebastian J. Mollo

Andrew Ruggiero
652 Zimmerman Road
Yakima, WA 98908

Pro se objector

Scott W. Browne, Esquire
BROWNE & BROWNE, L.L.P.
2380 Eastex Freeway
Beaumont, TX 77703
409-898-2123

*Counsel for Objectors Milton J. Fontenot and
Ernest J. Browne*

David L. Treat, Esquire
LINDOW & TREAT, LLP
600 Navarro Street, Sixth Floor
San Antonio, TX 78205
210-227-2200

Counsel to Objector Christopher A. Lotz

Darrell Palmer, Esquire
LAW OFFICES OF DARRELL PALMER
603 North Highway 101, Suite A
Solana Beach, CA 92075
858-792-5600
darrell.palmer@cox.net

*Counsel for Objectors Richard Melton
Construction, Inc. and Dirk F. Sutro*

Robert J. Patterson, Esquire
WATTS LAW FIRM
Tower II Building, 14th Floor
555 North Carancahua, Suite 1400
Corpus Christi, TX 78478
361-887-0500
bpatterson@wattslawfirm.com

Counsel for Objector Rene Salazar

J. Scott Kessinger, Esquire
7304 Michigan Avenue
St. Louis, MO 63111
314-369-5115
jskess@charter.net

*Counsel for Objectors Mark Schulte and
William Zorn*

N. Albert Bacharach, Jr., P.A.
115 Northeast 6th Avenue
Gainesville, FL 32601
352-378-9859
N.A.Bacharach@att.net

*Counsel for Objectors William McWhorter,
Kathleen McWhorter and Michael J. Rinis*

Eugene A. Gaer, Esquire
LAW OFFICES OF EUGENE A. GAER
60 East 42nd Street, Suite 4600
New York, NY 10165
212-949-9696

Counsel to Objector Victor C. Serafino

Alani Golanski, Esquire
LAW OFFICES OF ALANI GOLANSKI
25 Washington Street, Suite 547
Brooklyn, NY 11201
718-406-4488

Counsel to Objector Ashley Shepherd

Nicholas M. Fausto, Esquire
617 Stokes Road
Suite 4-150
Medford, NJ 08055
856-520-1959

Counsel for Objector Richard Walker

Paul S. Rothstein, Esquire
626 N.E. First Street
Gainesville, FL 32601
352-376-7650
psr@rothsteinforjustice.com

*Counsel to Objectors William McWhorter,
Kathleen McWhorter and Michael J. Rinis*

Robert J. Tolchin, Esquire
LAW OFFICE OF ROBERT J. TOLCHIN
225 Broadway, 24th Floor
New York, NY 10007
212-227-2181

Counsel to Objector Zev Serebryanski

Christopher J. Braun, Esquire
Angela M. Dorrell, Esquire
PLEWS SHADLEY
RACHER & BRAUN LLP
1346 N. Delaware Street
Indianapolis, IN 46202-2415
317-637-0700

Counsel to Objector Ashley Shepherd

Michael J. Garcia, United States Attorney
Sean C. Cenawood, Assistant United States
Attorney
U.S. Department of Justice
United States Attorney
Southern District of New York
86 Chambers Street, 3rd Floor
New York, NY 10007
212-637-2705

Counsel for Objector United States of America

P. Wes Black, Esquire
FEE, SMITH, SHARP & VITULLO, LLP
Three Galleria Tower
13155 Noel Road, Suite 1000
Dallas, TX 75240
972-934-9100
wblack@feesmith.com

Counsel for Objector Jason Youens

Adam Schwartz, Trial Attorney
Commercial Litigation Branch
Civil Division
U.S. Department of Justice
Washington, DC 20530
202-514-6381

Counsel for Objector United States of America

Gary Joseph ("Cash") Bonas II
26255 Bungalow Court
Valencia, CA 91355
yourkash@yourkash.com

Pro se objector

In addition, the following objectors have requested that no further paperwork be sent to them:


John Moriarty
P.O. Box 54884
Irvine, CA 92619

Pro se objector

Larry Paletz
1493 Caminito Solidago
La Jolla, CA 92037
858-459-1000

Pro se objector

Dated: April 14, 2008



Susan Leo