

**CERTIFICATE OF SERVICE**

I, Jeffrey Kabacinski, hereby certify that, on May 28, 2010, I caused true and correct copies of the following documents to be served on the below listed counsel by electronic mail:

(i) Class Plaintiffs' Motion for Final Approval of Class Action Settlements with Bank of America, Capital One, Chase, and HSBC; (ii) Plaintiffs' Memorandum in Support of the Motion; (iii) a [Proposed] Final Judgment and Order of Dismissal with Respect to Defendants Bank of America, N.A. (USA) (n/k/a FIA Card Services, N.A.), Bank of America, N.A., JPMorgan Chase & Co., Chase Bank USA, N.A., Capital One Bank (USA), N.A., Capital One Bank, N.A., HSBC Finance Corporation, and HSBC Bank Nevada, N.A.; and (iv) this Certificate of Service. I further certify that, on May 28, 2010, I caused a true and correct copy of all of the above documents plus a Compendium of Declarations Relating to the Motion to be served on the below listed counsel (to one location per law firm) by two-day delivery service.

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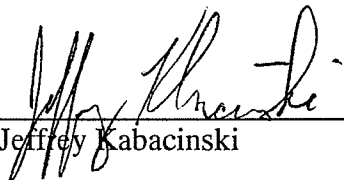
Dated: May 27, 2010

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