

February 26, 2008

Mail Stop 4561

Mr. Michael J. Cavanagh  
Chief Financial Officer  
JP Morgan Chase & Co.  
270 Park Avenue  
New York, NY 10017

**RE: JPMorgan Chase & Co.  
Form 10-K for the Fiscal Year Ended December 31, 2006  
Form 10-Q for the Fiscal Quarters Ended March 31, 2007,  
June 30, 2007 and September 30, 2007**

**File No. 1-5805**

Dear Mr. Cavanagh:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Donald Walker  
Senior Assistant Chief Accountant