

TRO Exhibit 22

DECLARATION OF DORIS STEWART
Pursuant to 28 U.S.C. §1746

ORIGINAL

1. My name is Doris Stewart and I reside in Ashland, New Brunswick. The following facts are known to me personally, and if called as a witness, I could and would competently testify thereto.
2. On November 4, 2008, I received a telephone call with an automated recording asking me to press 1 if I wanted a lower interest rate on my credit cards. I pressed 1 and was connected with a Robert Alex who said he was with Mutual Consolidated Savings (MCS).
3. Mr. Alex told me that MCS could save me \$2,500 in interest on my credit cards. He did not specify a time period, but I got the impression that I could save this money quickly. I was initially concerned that MCS was not a legitimate company. But Mr. Alex assured me that it was. First, Mr. Alex knew a lot of information about me. He knew my name, ^{DS} address, credit card numbers, and the balances I owed on those cards. Because he had so much personal information about me, I concluded that MCS must be a bank or a credit card company. In my mind, this confirmed Mr. Alex's assurance that MCS was a legitimate company. Secondly, Mr. Alex guaranteed the \$2,500 savings or my money back. He told me that it would be cash in my pocket.
4. When I expressed interest in learning more about the MCS service, my call was transferred to a Justin Becosta. Mr. Becosta repeated that MCS would guarantee me \$2,500 savings fast by lowering the interest rates on my credit cards, and that it was a legitimate company. Based upon these repeated assertions, I agreed to give the MCS program a try.

5. After agreeing to try the MCS program, I was transferred a third time to a Meighan Bolin. It was Ms. Bolin who first informed me that there would be a cost to the service. She told me that it would cost \$690, but that I would realize my savings so quickly that I would barely notice the charge. Ms. Bolin also told me that MCS would guarantee the savings of \$2,500. Ms. Bolin asked for my approval to charge my Bank of Montreal (BMO) Mastercard. I authorized the charge because I thought MCS would save me money by lowering my interest rates.
6. Later that day while at my bank, I learned that my BMO Mastercard had been charged \$823.35. I was shocked by the amount because I had been told the charge would be \$690. The bank representative told me that they thought that the services offered by MCS may be fraudulent, and that I should consider canceling my card to avoid any future surprise charges.
7. Based upon the bank manager's advice, I canceled my BMO credit card. The bank representative I dealt with told me to contact the Royal Canadian Mounted Police (RCMP) to file a police report.
8. After leaving the bank, I went to the RCMP precinct. I spoke with the clerk at the front desk and he told me that an RCMP officer would get in touch with me.
9. I went home and called MCS at 1-888-786-6201 and explained that I had been told I would be charged \$690, but that I was charged \$823.25 instead. I asked MCS to cancel my service and refund my money. The MCS representative told me that MCS does not have a cancellation policy, and that they would not refund my money because I had not given them sufficient time to prove that the program would work.


10. Later that day, Ms. Bolin faxed me a MCS Elite Membership form to complete and fax back. A true and correct copy of this form is attached as Exhibit A. The fax asked for my debt profile and for all of my credit card information. The form indicated that MCS needed this information to arrange a 3-way conference call between MCS, my credit card company, and me. Because I thought that the only way I could get my money back from MCS was to try their program, I filled out the form and faxed it back to Ms. Bolin at 1-877-669-9864 that same day. I hoped that the quicker I returned the form, the quicker I could get my money back.

11. The next day, I was contacted by Officer Luc Delifle of the RCMP. Officer Delifle researched MCS, and told me that MCS had received many fraudulent complaints. I met with Officer Delifle in person, and he took my complaint. He personally called MCS on my behalf and tried to persuade them to give me my money back. He also told them not to call me again. Based upon Officer Delifle's call, MCS agreed to give me a 50% refund.

12. ^{DS. knew} ~~I informed~~ the bank that MCS had agreed to refund 1/2 of the charge and the bank provisionally credited me with the remaining balance of the \$823.25 charge, pending the outcome of their investigation. My credit card statement shows that \$823.25 was credited back to my BMO Mastercard on November 5, 2008. My credit card company ultimately determined that the charge by MCS was indeed fraudulent.

I swear or affirm under penalty of perjury that to the best of my knowledge and belief the foregoing is true and accurate.

Dated: Nov 24/09


Doris Stewart

Mutual Consolidated Savings Elite Membership

Doris Stewart
[Redacted]

Hartland, New Brunswick, E7P 3H5
(506) [Redacted] 8823

Order Number: 89900

Rapid Debt Reduction is a powerful payment scheduling program. As long as you make the scheduled payments on time according to the schedule, you will achieve the level of savings calculated by this program. If for any reason, you do not keep up with the payment schedule, call MCS for a revised payment schedule at no additional cost to you. You may request a revised payment schedule as often as your situation changes. That is how much we believe in this program, and that is how much we want you to be satisfied with our service. So sign this page and send it back to use and get started with an EXCLUSIVE membership in the Rapid Debt Reduction Program! To start saving, complete the debt profile below, sign and date it, and return to MCS in the enclosed envelope.

Debt Profile

Credit Cards					
Credit Card Bank Name	Credit Card Number	Rate (%)	Credit Limit	Balance (\$)	Payment (\$)
Bank of Montreal	5191 0983	18.5	15,600.00	5,477.21	min 109.00

300.00
200.00
Some time

Loans				
Creditor	Balance (\$)	Rate (%)	Payments Left (#)	Payment \$
PLC	26,222.14	6.5%	min. payment \$2,444	paid 800.00

Guarantee and Acknowledgement of Receipt

Mutual Consolidated Savings guarantees to show you how to save a minimum of \$2,500.00 over the course of paying off your current recorded debt through the application of one or more MCS financial programs, including, but not limited to our Rapid Debt Reduction Program, Low Interest Rate Program, Savings Guides. Please see Mutual Service Agreement. For your verbal request, recorded on voice kiosks #420609, a processing fee of \$689 USD was applied to the bank card of your choice, in accordance with the terms of the card issuer agreement. Return Policy: Returns permitted only if MCS cannot meet the minimum savings guarantee of \$2,500.00. All materials and packaging must be returned via certified mail and be in their original condition. All refunds are subject to a 12.5% processing and restocking fee.

Signature Required X Doris Stewart (10) Dec. 5 10 8
Doris Stewart Date

STEWART EXHIBIT A

CARD NUMBER - [REDACTED]

1	Nov. 4	Nov. 5	DISPUTE: USD689.00@1.194843MUTUAL	823.25CR
2	Nov. 4	Nov. 5	USD689.00@1.194843Mutual Consolidated Sa	823.25
3	Nov. 13	Nov. 13	USD344.50@1.205880Mutual Consolidated Sa	415.43CR
4	Nov. 28	Nov. 28	MERCHANT CREDIT REVERSAL MUTUAL CONSOLID	415.43

CARD NUMBER - [REDACTED]

5	Dec. 1	Dec. 1	PAYMENT RECEIVED - THANK YOU	2,000.00CR
6	Dec. 3	Dec. 3	INTEREST ADVANCES @ 18.50000%	44.97
7	Dec. 3	Dec. 3	INTEREST PURCHASES @ 18.50000%	38.24

***** SEASONS GREETINGS *****
 MASTERCARD WISHES YOU AND YOUR FAMILY
 ALL THE BEST FOR A SAFE AND HAPPY
 ***** HOLIDAY SEASON *****

Report any items which do not agree with your records within 30 days of statement date. For your convenience, you can also check your recent transactions and three most recent statements by visiting us at www.bmo.com/mosaik

Item	Purchases / Other	Cash advances / Cheques
Interest charges on this statement (\$)	\$38.24	\$44.97
Annual interest rates next period (%)	18.50000%	18.50000%
Daily interest rates next period (%)	0.05054%	0.05054%

Enquiries: 1 800 263-2263 1 800 263-2263 MasterCard Customer Service Support
 Lost or stolen cards: 1 800 361-3361 1 800 361-3361 P.O. BOX 11064 STN CENTRE-VILLE
 Internet: www.bmo.com/mosaik MONTREAL QC H3C 5A2
 TTY (for the Deaf and Hard of Hearing): 1 868 859-2089

P.O. BOX 11064 STN CENTRE-VILLE
 MONTREAL QC H3C 5A2

DORIS J STEWART
 BERNARD STEWART

ASHLAND NB
 E7P 3H5

PREVIOUS BALANCE, NOV. 3 004 30,914.00

Payments - thank you	\$2,000.00CR
Other credits	\$1,238.68CR
Purchases	\$823.25
Cash advances/Cheques	\$0.00
Interest	\$83.21
Fees	\$0.00
Other charges	\$415.43
New account balance, Dec. 3	\$4,057.27
Minimum payment due by Dec. 26, 2008	\$81.00
Amount you're paying	\$
Your credit limit	\$14,600.00
Credit available, Dec. 3	\$10,542.73

AIR MILES[®] Reward Program



Reward miles: 27
 Bonus reward miles: 0
 Total reward miles this statement: 27

Please call The Loyalty Group at 1 868 247-8453 for information about the AIR MILES Reward Program or for your AIR MILES balance.

Don't forget to use your BMO Mosaik[®] MasterCard[®] from December 1st until January 18th for your chance to win a trip to sunny Los Angeles to see the World Figure Skating Championships this March. Visit BMOskating.com/mosaik for full contest rules.

Trade-mark/registered trade-mark of Bank of Montreal. Bank of Montreal is a licensed user of the registered trade-mark and design owned by MasterCard International Inc. Trade-mark of AIR MILES International Trading B.V., used under license by Loyalty Management Group Canada Inc. and the Bank of Montreal.



BMO Bank of Montreal

Card number:	[REDACTED]
Account balance:	\$4,057.27
Minimum payment due:	\$81.00
Payment due by:	Dec. 26, 2008

Amount you're paying: \$

→ **IMPORTANT PAYMENT INFORMATION:**
 If you're paying by mail, please make your cheque or money order payable to: BMO Bank of Montreal. Mail your payment to: P.O. Box 6044, Stn. Centre-Ville Montreal, QC H3C 3X2 1099

Mutual Consolidated Savings Client Finance Questionnaire

Doris Stewart

Hartland, New Brunswick, E7P 3H5
(506) -8823
Order Number: 89900

Please answer the following questions as accurately and completely as possible.

1. Which of your current debts are you most concerned about?

PLC + Credit cards

2. Have you ever filed for bankruptcy?

No

3. What is the current annual income of your household?

50,000.00

4. Do you a) Own your own home, b) Rent or c) Other?

5. Do you pay more than the minimum payment on your credit card accounts? If yes, which accounts do you pay extra on, and how much extra do you pay on each card?

yes both credit cards and personal line credit

min 109 I pay 200 or 300

PLC min 524.44 I pay 800.00

6. What do you use your credit cards for most often? Circle all that apply and write in additional information on the line below.

a) Convenience b) Emergencies c) Medical Issues

7. What is the best time of day to reach you? Are there any alternate phone numbers (e.g., cell, work) that we can call you at?

(Tuesday + Thursday) or (Monday, Wed, Friday all day after noon)

STEWART EXHIBIT A



Mutual Consolidated Savings

FAX COVER SHEET

Date: 11/5/08

Transmittal To:

Business:

Attention: Doris Stewart

Transmittal From:

MUTUAL CONSOLIDATED SAVINGS

Contact Person: Megan Bolin

Number of Pages: 2

Comments: Please fill out, sign, and return Attention: Megan. The return fax number is 1877 859 9109. I will call you as soon as I have received this from you to schedule you.

Rated #1 in Customer Service

1216 Earnest S. Brazill St. Suite 33
Tacoma, WA 98405
TEL: 800.943.3250
FAX: 877.669.9884

STEWART EXHIBIT A