

# **TRO Exhibit 10**

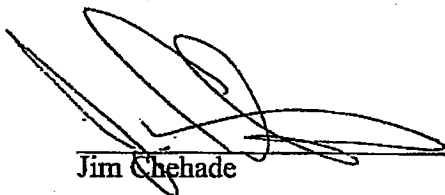
**DECLARATION OF JIM CHEHADE**

Pursuant to 28 U.S.C. §1746

1. My name is Jim Chegade and I reside in Mississauga, Ontario, Canada. The following facts are known to me personally and if called as a witness I could and would competently testify thereto.
2. In March of 2009 I received a phone call from a man who stated that he could lower the interest rates on my credit cards. He had a very thick accent which sounded Indian or Pakistani to me. I asked him what company he worked for and he told me it was called MCS, and that I could find more information by reviewing their website, [www.mcsprograms.com](http://www.mcsprograms.com). I asked him where he was calling from and he said that MCS was located in Texas in the United States.
3. I was at my computer as I was talking to him, so I looked up the website and found that MCS is located in Tacoma, Washington, USA. I told him that I wasn't interested and hung up. I saw that the number on my caller ID, (514) 908-9713, was a Quebec number. I was curious so I called that number back and a different man (but also with a similar accent) answered the phone. I asked him what company I had reached and he said it was MCS. I asked where he was and he said he was in Texas.
5. I found this call to be very suspicious so after I got off the phone I called Phonebusters and reported it.

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

Dated: May 1, 2009

  
\_\_\_\_\_  
Jim Chehade