

TRO Exhibit 24

DECLARATION OF JUNE WILLIAMS
Pursuant to 28 U.S.C. §1746

ORIGINAL

1. My name is June Williams and I reside in Fort Collins, Colorado. The following facts are known to me personally and if called as a witness I could and would competently testify thereto.

2. Sometime in late 2008 I received a phone call from a man with Mutual Consolidated Services ("MCS"). He told me that MCS could lower the interest rates on my credit cards and reduce my monthly payments. He said that the service would cost me a one-time sign up fee (as I recall, it was just over \$700) but that if they could not save me \$1,400 they guaranteed a 100% refund. That sounded like a pretty good deal to me - I didn't see any risk since I would either save a lot of money or I would get a full refund. So I decided to sign up using my Wells Fargo Bank Visa card. I gave him my credit card information for billing, and also information on balances that I owed on my other cards. He told me that they would begin working right away and I should see interest rate reductions soon. He gave me the name and number of the financial advisor who would be working on my file, Nate Jones at (800) 943-3250.

3. I didn't hear anything or get anything in the mail from MCS for the next two months. I also didn't see any lowering of my credit card interest rates or minimum payment amounts. I finally decided to call them up myself using the number they had given me previously to find out what they were doing to help me. I told the man who answered, Bruce, that MCS had done nothing for me and I wanted to know when I was going to start saving money. Bruce asked me to hold on while he retrieved my file. When he came back on the line

he told me that he would make an appointment for me to talk with a financial advisor. We set up an appointment for later in the week.

4. The MCS financial advisor, Nate Jones, called me at the appointed time and told me that he would initiate a three-way phone call between him, me, and Wells Fargo Bank. I listened as he called up the customer service line for my Wells Fargo Bank Visa card. He told the Visa representative that we were on a three-way call and that he wanted to negotiate an interest rate reduction on my card. The Visa representative immediately stopped him by saying, "You should know that we can't do that. We do not discuss credit accounts with third parties." He became rude and irate, and told her that she had to negotiate with him because I was his client and he represented me. She just repeated what she had said before, and told him that if he was in the business he ought to know better than to try this tactic as rate negotiations did not work that way. He got angry and disconnected the line with Visa, but stayed on the phone with me.

5. At that point he told me, "I'm worry, Ms. Williams, it seems we can't help you." I told him that I wanted my money back. He asked me to hold while he checked to see if he could get someone to authorize that. When he got back on the phone he said, "We can't give you a full refund because we've already helped you, but I might be able to get \$200 back for you." I told him that wasn't good enough and he put me on hold again. He came back and said that MCS would not be refunding any of my money because they had done their job. He said that as a financial advisor he could explain how I could make higher minimum payments and therefore pay my balances off faster and save money that way. I was upset, because of course I already knew that higher minimum payments would do that, and that wasn't what I'd signed up and paid

over \$700 for. He continued to repeat that MCS had fulfilled its obligations by helping me and that I couldn't get a refund.

6. I contacted the Better Business Bureau ("BBB") in Washington and filed a complaint. MCS responded to them that they (MCS) had fulfilled their part of the contract and I was not due a refund. The BBB representative told me that my case was then closed and there was nothing else they could do. I never heard anything from MCS again.

7. I decided to fight MCS and do every thing I can do so no one else gets stung with this fraud. I think I should get the money refunded to my credit card. I want to get out of credit card debt, that is why I signed up with that company in the first place. MCS is in default of their contract; they didn't help me.

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

Dated: 3/25/2009

June Williams
June Williams