

# **TRO Exhibit 21**

**DECLARATION OF IVA SCHURMAN**  
Pursuant to 28 U.S.C. §1746

1. My name is Iva Schurman and I reside in Kensington, Prince Edward Island, Canada. The following facts are known to me personally and if called as a witness I could and would competently testify thereto.

2. In early March of 2009, I received a telephone call from a woman who claimed to represent a company called MCS. She told me that MCS could offer me a lower rate on my Mastercard. She told me that she wanted to verify my credit card number. She read the first four and last four digits of my credit card number to me, and then asked me for the four middle digits. I was suspicious, so I gave her false numbers for the middle four digits. She immediately told me that she knew I had given her false numbers because she "had the real numbers right in front of her." She also told me that she knew how much I owed on my card.

3. I just wanted to end the call, so I told her that I needed to check her company out on my own before I would be interested in their services. Then I hung up.

4. About ten minutes later I received another call, this time from a man who claimed to be from MCS. He began telling me the same thing that the previous caller had told me, about MCS saving me money by lowering my credit card interest rates. I interrupted him to tell him that I was not interested, and hung up the phone.

5. Within a day or two I called up my bank and told them to block any incoming charges on my Mastercard, and to cancel the card.

6. Over the next several days I received a few more calls that I could see (by checking the caller ID on my phone) were coming from MCS. I did not answer any of those calls.

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 20-09

Iva Schurman  
Iva Schurman