

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**

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IN RE	: MASTER FILE NO.
	: CV-06-5238
VISA CHECK/MASTERMONEY ANTITRUST	: (Gleeson, K.) (Mann, M.J.)
LITIGATION	:
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This Document Relates to:	:
All Actions	:
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DECLARATION OF WENDY H. SCHWARTZ

I, Wendy H. Schwartz, hereby declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that the following is true and correct:

1. I am a member of the firm of Becker, Glynn, Melamed & Muffly, LLP, attorneys for Spectrum Settlement Recovery LLC ("Spectrum") in this matter. As such, I am personally familiar with the matters set forth herein. I submit this Declaration in further opposition to Lead Counsel's request to enjoin Spectrum and set aside its contracts.

2. Attached as Exhibit A is a true and correct copy of a letter from Lead Counsel to Judge Gleeson, dated September 29, 2005.

3. Attached as Exhibit B is a true and correct copy of a letter from Spectrum to Judge Gleeson, dated October 4, 2005.

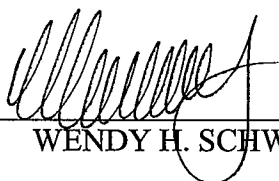
4. Attached as Exhibit C is a true and correct copy of a letter from Lead Counsel to Judge Gleeson, dated October 4, 2005.

5. Attached as Exhibit D is a true and correct copy of an order, filed in this case on February 11, 2005.

6. Over the past week, as claim forms have started coming in to Spectrum and its customers, I have been engaged in conversations with Lead Counsel and the Claims

Administrator trying to work through how Spectrum, on behalf of its customers, can best understand the estimates that have been sent, and determine what should and should not be challenged.

Dated: New York, New York
October 7, 2005



WENDY H. SCHWARTZ