

**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	:	
-----X	:	
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 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 David Fair of Fair, FitzGerald & Hershaff, P.C, dated July 8, 2005.
3. Attached as Exhibit B is a true and correct copy of the Original Plan of Allocation, filed in this case on August 18, 2003.
4. Attached as Exhibit C is a true and correct copy of the Affidavit of Andrew Sommer, dated August 22, 2005, filed in this case on August 23, 2005.
5. Attached as Exhibit D is a true and correct copy of the Stipulation and Order for Providing Notice of Settlement of Class Action to Members of the Certified Class, dated June 13, 2003, filed in this case on June 18, 2003.

6. Attached as Exhibit E is a true and correct copy of a letter from Lead Counsel to the Court, dated June 23, 2005, filed in this case that same day.

7. Attached as Exhibit F is a true and correct copy of an Order, filed in this case on June 30, 2005.

8. Attached as Exhibit G is a true and correct copy of a letter from Lead Counsel to the Court, dated July 8, 2005, filed in this case that same day.

9. Attached as Exhibit H is a true and correct copy of an Order, filed in this case on August 2, 2005.

10. Attached as Exhibit I is a true and correct copy of a portion of the docket sheet for this case, cataloguing all filings between June 20, 2005, and September 21, 2005.

11. Attached as Exhibit J is a true and correct copy of a printout, dated September 26, 2005, from the Plan of Allocation page on the official website for this case: <http://www.inrevisacheck-mastermoneyantitrustlitigation.com>.

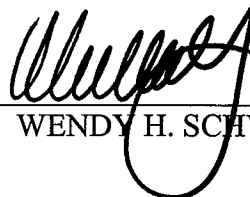
12. Attached as Exhibit K is a true and correct copy of an article, written by W. Pines and N. Zola of The Garden City Group, Inc. in 2001, entitled *Effective Legal Notice Programs for Class Action Practice*.

13. Attached as Exhibit L is a true and correct copy of Appendix 8-4—Tables of Response Rate Levels from Newberg & Conte, *Newberg on Class Actions* (3d ed. 1992).

14. Attached as Exhibit M is a true and correct copy of the Methodology for Calculating Estimated Cash Payment, printed from the official website

for this case: <http://www.inrevisacheck-mastermoneyantitrustlitigation.com>. This document was added to the website at some point within the past two weeks.

Dated: New York, New York
September 26, 2005

A handwritten signature in black ink, appearing to read "Wendy H. Schwartz", is written over a horizontal line. The signature is stylized and cursive.

WENDY H. SCHWARTZ