

**DECLARATION OF BRIAN CLAYTON PURSUANT TO 28 U.S.C. § 1746**

I, Brian Clayton, hereby state that I have personal knowledge of the facts set forth below. If called as a witness, I could and would testify as follows:

1. I am a United States citizen over the age of 18. I live in Greensboro, North Carolina.
2. Between April and June 2017, I have received more than five calls on my home telephone from a business that identifies itself as HGM.
3. My home telephone number has been on the Federal Trade Commission's National Do Not Call Registry since November 2006.
4. I have never done business with HGM, nor have I ever given HGM, or any other company that offers to lower credit-card interest rates, permission to call me.
5. During these calls, I heard a pre-recorded message about lowering my credit-card interest rate. The message prompted me to stay on the line or press a button to speak with a representative.
6. During each of these telephone calls, I decided to press a button to speak with a representative because I wanted to know who was calling me.
7. On each occasion, I have spoken with a representative who identifies himself or herself as working for HGM.
8. On one occasion, in June 2017, I asked the representative to remove my name from HGM's call list. The representative began cursing at me.

I state under penalty of perjury that the foregoing statement is true and correct.

Executed on 7/19/, 2017.

  
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Brian Clayton