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8 **UNITED STATES DISTRICT COURT**
9 **NORTHERN DISTRICT OF CALIFORNIA**
10 **OAKLAND DIVISION**

11 ,
12 FEDERAL TRADE COMMISSION,

13 Plaintiff,

14 vs.

15 AMERICAN FINANCIAL BENEFITS
16 CENTER, a corporation, also d/b/a AFB and AF
17 STUDENT SERVICES;

18 AMERITECH FINANCIAL, a corpo(C)-3 (H). Bb e58a (HT.8 Tc 0 Tw 10.06T.8 ()Tj -10.25 0 Td ()Tj
19 CENTER, a corporan(. B)7 (b e6 0 Td (,)Tj -0.00[(an(C)-3dES)-5 (;)-3 ()]1.60 Tc 0 Tw 10.061.60 ()Tj
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1 funds from my bank account was not in
2 agreement. I had to pay for to my bank due to the bank

3 6. In July 2016, I called AmeriTech and they demanded a refund. AmeriTech initially
4 offered me only \$100 refund. I filed a complaint with the Better Business Bureau (BBB).
5 After I filed the complaint with the BBB, AmeriTech gave me a refund of \$100.
6 I urged me to withdraw my "complaint" that I filed with the BBB. I had not received
7 service and did not want to withdraw my complaint....

8 7. In 2016 or 2017, my ex-husband called me a regular basis and he repeatedly
9 "document" my phone calls. I am still getting out my student loan. From days I receive phone calls from
10 different phone numbers, saying I qualify for a loan at a student loan company. Many of
11 callers imply that they are my students. I have never heard of any of these companies. They
12 contact you." When I tell the callers that I am not interested and try to hang up, they continue
13 talking and say things like "you're not interested in saving money?" I am frustrated by this
14 entire experience and do not know who to trust....

15 9. I declare under penalty of perjury that the foregoing is true and correct. I executed
16 on August 21, 2017 in Erie, Pennsylvania.

17
18 
19 Craig Davis
20 Declarant