



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

NOV 15 2001

Re: FOIA Request #2002-178  
National Debt Network

Dear [REDACTED]

This responds to your November 8, 2001 letter requesting information about National Debt Network. We are responding to your request under the provisions of the Freedom of Information Act ("FOIA"), the law that gives citizens the right to access government records. It does not require an agency, such as the Federal Trade Commission ("FTC"), to create records or to answer questions. Pursuant to the FOIA and agency policy, we have searched our records as of November 8, 2001 for the records you requested.

We have located 16 pages of responsive records. I am granting partial access to, and am enclosing copies of, the accessible records. Three pages, and portions of other pages, are subject to two of the nine exemptions to the FOIA's mandatory disclosure requirement, as explained below.

I am withholding three responsive pages which are exempt from disclosure under FOIA Exemption 3, 5 U.S.C. § 552(b)(3), because they are exempt from disclosure by another statute. Specifically, Section 21(f) of the FTC Act provides that information obtained by the Commission in a law enforcement investigation, whether through compulsory process, or voluntarily in lieu of such process, is exempt from disclosure under the FOIA. 15 U.S.C. § 57b-2(f), *See Kathleen McDermott v. FTC*, 1981-1 Trade Cas. (CCH) ¶ 63964 (D.D.C. April 13, 1981).

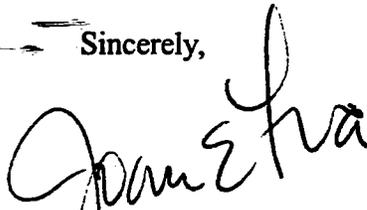
Enclosed are 13 pages of responsive complaints that consumers have sent to the Federal Trade Commission ("FTC"). You should know that the enclosed complaints have not necessarily been verified by the FTC, therefore, you should make your own judgement about relying on the information provided. I am denying access to consumers' names and addresses, and any other identifying information found in the complaints. This information is exempt from release under FOIA Exemption 6, 5 U.S.C. § 552(b)(6), because individuals' right to privacy outweighs the general public's interest in seeing personal identifying information.

If you are not satisfied with this response to your request, you may appeal by writing to Freedom of Information Act Appeal, Office of the General Counsel, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580, within 30 days of your receipt of this letter. Please enclose a copy of your original request and a copy of this response. If you believe

that we should choose to disclose additional materials beyond what the FOIA requires, please explain why this would be in the public interest.

If you have any questions about the way we handled your request, or about our FOIA regulations or procedures, please contact Star Plaxton at (202) 326-3084.

Sincerely,



Joan E. Fina  
Attorney



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

Transaction

Ref No.: 712816 Contact Type: Complaint Source: Consumer TCS? N

Comments: Company keeps calling consumer about consumer husband debt. Consumer was receiving up to 2 calls a week, they were totally harassing the consumer.

Created By: LMARSHALL Created Date: 08/19/99

Updated By: LMARSHALL Updated Date: 08/19/99

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 08/19/99

Initial Contact: Phone Transaction Date: 07/15/99

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Harasses Debtor-Threat of Violence, Obscene\Profane Language, Repeated Calls Telephoning repeatedly Threats, intimidation, abusive language

Consumer

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: San Francisco State: CA Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

**Company**

Company: National Debt Recovery

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 3946595 Ext: 121

Company Representative

Associated Company



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

Transaction

Ref No.: 649579 Contact Type: Complaint Source: Consumer TCS? Y

Comments: National Debt MGMT was to help consumer with her bills. She paid them \$105.00 per month for eight months. She found out that the company only paid two of the bills in an eight month period. Then she found out that the company went out of business. She cannot get in contact with anyone to find out what is going on.

Created By: KHILL Created Date: 06/08/99

Updated By: IBOLEN Updated Date: 05/31/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date:

Initial Response: Phone: other

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Misrepresentations/Deception (note in comments)

Consumer

Complaining  
Company/Org.:

Last name: [REDACTED] First [REDACTED]

Address: [REDACTED]

City: Sarasota State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

**Company**

Company: National Debt Mangement, Inc.

Address: 1583 E. Silverstar Road

Apt 305

City: Ocoee

State: FL Zip: 34761

Country: UNITED STATES

Email:

URL:

Phone: ( )

Ext:

**Company Representative**

**Associated Company**



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

Transaction

Ref No.: 645038 Contact Type: Complaint Source: Consumer TCS? Y

Comments: Credit repair company has not been sending payments to creditors on a regular basis. Consumer's owe more her debts, than before they join the credit repair agency.

Created By: ABANKS Created Date: 06/02/99

Updated By: IBOLEN Updated Date: 05/31/00

Org Name: Planning and Information- BCP

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 06/02/99

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Misrepresentations/Deception (note in comments)  
Telemarketing Sales Rule

Consumer

Complaining  
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Kissimmee State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone [REDACTED] Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

**Company**

Company: National Debt Mangement, Inc.

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ( )

Ext:

**Company Representative**

**Associated Company**



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

Transaction

Ref No.: 639759 Contact Type: Complaint Source: Consumer TCS? Y

Comments: The consumer was with this credit repair company and the he took her money and only sent in one payment in to her creditors.

Created By: LLEE Created Date: 05/25/99

Updated By: IBOLEN Updated Date: 05/31/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 08/20/98

Initial Response: In Person

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Misrepresentations/Deception (note in comments)

Consumer

Complaining  
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Deltona State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

**Company**

Company: National Debt Mang. Inc.

Address: 2431 Alona Ave.

City: Winter Park

State: FL Zip:

Country: UNITED STATES

Email:

URL:

Phone: (888) 6571988 Ext:

Company: Mark & Maden

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

**Company Representative**

Rep Name: Troy, Terry

Title: Business Ower

**Associated Company**

Company: Mark & Maden

Address:

City:

State: Zip:

Country:

Phone: () Ext:

Reason: Affiliate



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

**Transaction**

Ref No.: 569627 Contact Type: Complaint Source: Consumer TCS? N

Comments: Collector contacted trust officer at Key Bank. Rather than send check by express mail, the check was sent by regular mail. Collector is harassing bank, and threatening to penalize complainant an additional \$100.

Created By: MVANTUSKO Created Date: 02/26/99

Updated By: MVANTUSKO Updated Date: 02/26/99

Org Name: East Central Region

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 02/26/99

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Harasses Debtor-Threat of Violence, Obscene\Profane Language, Repeated Calls

**Consumer**

Complaining Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: Norcross State: GA Zip: [REDACTED]

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:

**Company**

Company: National Debt Recovery

Address: P.O. Box 42214

City: Houston State: TX Zip: 77242-2214

Country: UNITED STATES

Email: URL:

Phone: (713) 7857959 Ext:



**Consumer Information System  
Complaint Detail Report**

11/13/2001

JFINA

**Company Representative**

**Associated Company**



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

**Transaction**

Ref No.: 487165 Contact Type: Complaint Source: Consumer TCS? Y  
Comments: Company agreed to pay creditors. Recently Company is failing to make payments to the creditors.  
Created By: DWALTON Created Date: 11/13/98  
Updated By: DWALTON Updated Date: 11/13/98  
Org Name: Southeast Region  
Amt Requested: 1,800.00  
Amt Paid: 1,800.00 Payment Method: Check (Personal)  
Agency Contact: Phone Complaint Date: 11/12/98  
Initial Response:  
Product/Service: Advance-Fee Loans, Credit Arrangers  
Statute/Rule: FTC Act Sec 5 (BCP)  
Law Violation: Deception/Misrepresentation

**Consumer**

Complaining  
Company/Org.:

Last name: [REDACTED] First: [REDACTED]  
Address: [REDACTED]

City: Waynesburg State: PA Zip: [REDACTED]

Country: UNITED STATES  
Work phone: () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:

**Company**

Company: National Debt Management

Address: 2704 Rew Circle Ste 105

City: Ocoee State: FL Zip: 34761

Country: UNITED STATES

Email: URL:

Phone: (888) 6571988 Ext:

Company Representative

Associated Company



Consumer Information System  
Complaint Detail Report

11/13/2001

JFINA

Transaction

Ref No.: 389218 Contact Type: General Source: Consumer TCS? N  
Complaint

Comments:

Consumer was paying a credit counseling services to pay her bills. The consumer sponser was not paying her bills on time and now she only gets a answering machine when she trys to contact his office.

Created By: HBUCKMON Created Date: 05/27/98

Updated By: HBUCKMON Updated Date: 05/27/98

Org Name: Planning and Information- BCP

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/27/98

Initial Response:

Product/Service:

Statute/Rule:

Law Violation:

Consumer

Complaining  
Company/Org.:

Last name: [REDACTED] First: [REDACTED]

Address: [REDACTED]

City: North Miami State: FL Zip: [REDACTED]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: [REDACTED]

Email:

Age Range:

Company

Company: National Debt Counseling Services

Address: 7370 Northwest 36th Street

Suite 408

City: Miami State: FL Zip: 33166

Country: UNITED STATES

Email: URL:

Phone: (305) 4770737 Ext:



**Consumer Information System  
Complaint Detail Report**

11/13/2001

JFINA

**Company Representative**

**Associated Company**