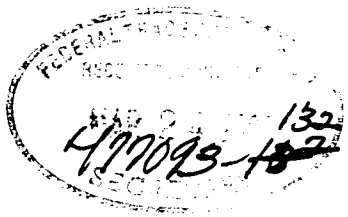
Debt Recovery, Inc.
3419 Westminster Ave # 351
Dallas, TX 75205



March 20, 2000

Secretary
Federal Trade Commission
Room H-159, 600 Pennsylvania Ave, N.W.
Washington, D.C. 20580
Attention: Docket No. 2000-13

RE: Docket No. 2000.13

To Whom It May Concern:

I am most concerned with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999.

As a small business owner who collects otherwise uncollectable court-ordered judicial judgments and performs pre-litigation and post-litigation fraud examinations the proposed regulations will not only likely put me out of business, but the regulations will even further protect those who victimize citizens damaged by fraud, white collar crime, uninsured motorist accidents, contract breaches, torts, etc.

The private sector needs access to the information similarly to the law enforcement sector. Many fraud cases must actually be investigated and documented by the private sector and provided to law enforcement officials due to the lack of adequately funded and trained law enforcement personnel. Very few fraud cases are addressed using the criminal justice system, leaving the civil justice system as the only real avenue to pursue to approximate justice.

If "non-public personal information" is defined to include simple names and addresses of customers of financial institutions you will be GREATLY enabling those who victimize the citizenry even more by eliminating a key source of timely, cost-effective and accurate location information.

It seems that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of sharing their personal financial information with non-affiliates of the institutions. The citizenry is tired of continual bombardment by telemarketing and "junk mail" assaults.

The statute provides protection for financial information -- not mere names and addresses. If all information available to a financial institutions is defined as "non-public personal information," then what is "public"? Congress seemed to be offering a distinction by describing financial information. We believe the Act provides opt-out of information regarding credit history, employment and financial assets. Name, address and phone number (information otherwise known

generally as "credit headers" from credit bureaus) should not be classified as "non-public."

The information we obtain regarding addresses and phone numbers is essential to our conduct of business and fulfilling our obligations to our clients. We utilize this information to locate delinquent judgment and child support debtors as well as those who are subjects of fraud examinations. Judgment debtors rarely stay in one place for long and the utilization of credit headers and the address and phone information they provide is a vital part of ammunition to locate these debtors and serve justice.

If this information is deemed "non-public personal," only the debtors, wrongdoers and criminals will benefit and the law-abiding consumer will be the loser once again. We urge you to define non-public personal information in the manner that Congress intended.

Please protect the law-abiding citizens and their rights to justice.

Yours truly,

Beth Blankenship

Beth Blankenship
Certified Fraud Examiner
Certified Public Accountant