



This letter is in reference to the FTC trying to regulate debt settlement companies and how they receive payment for services provided. Debt settlement companies provide a very valuable service to the public. They are the alternative to filing bankruptcy, which cost everyone in the long run in regards to higher interest rates and stricter guidelines on lending credit. You would not ask your local police or fire department to wait to be paid until they have provided a service. So why would you try to regulate debt settlement to be required to get paid once service has been completed. That would be opening the door for people to get a service for free once all accounts have been settled who's to say that the customer would pay.

Debt settlement companies provide a service they should be paid accordingly, if the FTC needs to regulate anything they should be looking at the companies that charge a fee and provide nothing in return. Don't penalize the companies that are out there that are really trying to help the average American citizen.

Thank You

Jennifer Keeker