



September 25, 2009

Federal Trade Commission
600 Pennsylvania Avenue/Building H 135
Washington, D.C. 20580

Re: Advance Fees/Opposing Restrictions/Debt Settlement

To Whom It May Concern:

I would like to take the opportunity to let you guys know that your idea stinks. First of all who ever thought of this idea about needs to be "Fired". What is wrong with debt settlement company helping the consumers out in when they are having financial problems? You guys don't want us to get paid until they are completely out of debt. What are you guys smoking? Why in the hell am I going to wait for a person to be debt free and then they will pay my company for our fees. What guarantees do you guys give? Are you going to pay my bills? We are dealing with consumer who never paid their debts in the first place. What guarantees that they will pay us back for our services? This bill, that you guys are trying approve needs to be a "shot down" quick.

You would think government official would be smart in office but my son who is 5 years old is smarter than you people. He also knows what's right and wrong. Why don't you look at the facts why does the consumer screw the government every chance they can get? You uneducated people are talking like the following.

- Let's go to a restaurant and eat. If I feel full I might just pay you
- I will buy a Life Insurance when I die
- I will not pay school taxes until I reach 12th grade
- Asking for a guarantee on a hair cut or your money back

Yours Truly, David Patel

"I will get paid first before I render my services"