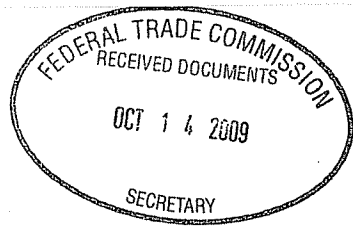


10/6/09



Sorry!... Due to Computer Problems beyond my control, it was necessary to print the 'Comments' Box on the enclosed form in two sections.

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FOR THE CONSUMER[Home](#)

October 5, 2009

**Comment Form****Federal Trade Commission**

Title: Notice of Proposed Rulemaking and Request for Public Comments

Subject Category: 16 CFR Part 310 Telemarketing Sales Rule- Debt Relief Amendments

Published: August 19, 2009 [View Notice \(PDF\)](#) ([Download Adobe Reader](#))

Comments Due: Friday, October 09, 2009

**Invitation To Comment:**

The Federal Trade Commission has issued a Notice of Proposed Rulemaking to amend the FTC's Telemarketing Sales Rule ("TSR") to address the sale of debt relief services. The Commission seeks public comment on the proposed amendments, which would: define the term "debt relief service"; ensure that, regardless of the medium through which such services are initially advertised, telemarketing transactions involving debt relief services would be subject to the TSR; mandate certain disclosures and prohibit misrepresentations in the telemarketing of debt relief services; and prohibit any entity from requesting or receiving payment for debt relief services until such services have been fully performed and documented to the consumer.

**Privacy & Use:**

The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. All timely and responsive public comments, whether filed in paper or electronic form, will be considered by the Commission, and will be placed on the public record of this proceeding-including on the publicly accessible FTC website at [www.ftc.gov](http://www.ftc.gov), to the extent practicable. Any information placed in the following fields on this form -- "Title," "First Name," "Last Name," "Organization Name," "State," "Postal Code," "Country," "Comments," and "Attachment" -- will be publicly available on the FTC Web site. Although filling out this comment form is voluntary, the fields marked with an asterisk are required in order for the FTC to fully consider a particular comment. Because comments will be placed on the public record including on the publicly accessible FTC web site, they should not include any sensitive or confidential information. In particular, comments should not include any sensitive personal information, such as an individual's Social Security Number; date of birth; driver's license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. Comments also should not include any sensitive health information, such as medical records and other individually identifiable health information. In addition, comments should not include any "[t]rade secrets and commercial or financial information obtained from a person and privileged or confidential, . . ." as provided in Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and Commission Rule 4.10(a)(2), 16 CFR 4.10(a)(2). Comments containing material for which confidential treatment is requested must be filed in paper form, must be clearly labeled "Confidential," and must comply with FTC Rule 4.9(c).<sup>1</sup> As a matter of discretion, the FTC makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC Web site. More information, including other routine uses permitted by the Privacy Act, may be found in the FTC's privacy policy, at <http://www.ftc.gov/ftc/privacy.htm>.

**Accessibility:**If you are unable to access this form, [click here for an alternate method of submitting a public comment.](#)

<sup>1</sup> The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. See FTC Rule 4.9(c), 16 CFR 4.9(c).

Title: Mr & Mrs  
 First Name: Stephen  
 \*Last Name: Wason  
 Organization Name:  
 Mailing Address:  
 City: \*State Province: New Jersey Postal Code:  
 \*Country: UNITED STATES

**Comments - PART I**

We are a family of 4 people that before enacting the Amendment...  
 (The following text is extremely faint and largely illegible, appearing to be a testimonial or comment regarding the debt relief amendments.)

Available Space: 2882 characters

Attachment(s):

Browse...

Add

Use the Browse button(s) to find a file attachment for upload  
 Use the Add button to specify up to 3 file attachments.

Allowed Attachment Extensions:

.pdf,.doc,.docx,.wpd,.txt,.rtf,.xls,.ppt,.html,.htm,.gif,.tif,.jpg,.bmp,.xml,.sgml,.docx,.xlsx,.pps

Continue    Reset    Remove Attachment(s)

\* = required  
 Continue = Proceed to Comment Review  
 Reset = Clear the form and any attachments  
 Note: There is a 15 limit on the file size of each attachment

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Title:

Mr & Mrs

First Name:

Stephen

\*Last Name:

Warren

Organization Name:

Mailing Address:

City:

\*State Province:

New Jersey

Postal Code:

\*Country:

UNITED STATES

Comments

PART II

*[Handwritten comment text, partially obscured by a scribble]*

Available Space: 2882 characters

Attachment(s):

Browse...

Use the Browse button(s) to find a file attachment for upload.  
Use the Add button to specify up to 3 file attachments.

Allowed Attachment Extensions:

.pdf,.doc,.docx,.wpd,.txt,.rtf,.xls,.ppt,.html,.htm,.gif,.tif,.jpg,.bmp,.xml,.sgml,.docx,.xlsx,.pptx

Continue    Reset    Remove Attachment(s)

\* = required

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