

September 24, 2009

The following are our comments in regards to the Notice of Proposed Rulemaking 16 CFR Part 310 Telemarketing Sales Rule, Debt Relief Amendments:

We incurred a considerable amount of debt as a result of making some bad financial decisions. The problem commenced with us living beyond our means and was facilitated by the credit card companies offering us large lines of credit based on our income. We met with a bankruptcy attorney who recommended we file bankruptcy because it would be many years before we could pay our debts especially with the accumulating interest charges.

Not wanting to file bankruptcy, we enrolled with Debt Regret. After a year in this program, we have now settled and paid off 4 out of 8 credit card debts. Debt Regret never put any pressure on us.

Debt Regret employees have thoroughly discussed upfront their policies, fees and their procedures. They have bent over backwards with answers to all our questions. We never felt pressured by their fees. Debt Regret is one of the few debt relief companies that do not require all the fees upfront but rather we paid then over the duration of the contract. Debt Regret also helps their clients change their financial lifestyles so their clients will not fall into the credit card trap again.

We are requesting that the FTC not attack this particular company, Debt Regret. They are one of the few debt relief companies that are legitimate and actually work in helping people like us get out of debt and educating us to live sensibly within our means without the use of credit cards. If Debt Relief is forced to additional regulations which will increase their operating expenses, they will not be able to provide their clients with the excellent service they provide now. If Debt Regret was not in business a year ago, we probably would have filed bankruptcy which would not have benefited us or the economy.

In closing, we are not completely out of this mess we created but we now see a light at the end of the tunnel and the tremendous stress on our family has been lightened.

Thank you for giving us the opportunity to share our comments with you on this proposed rulemaking.

Sincerely,

Robert and Donna Wilson