25<sup>th</sup> Sept 2009

From: Ram Jupudy

To: Federal Trade Commission Office of Secretary, Room H-135 (Annex T) 600 Pennsylvania Avenue, NW Washington, DC 20580

Ref: Regarding the Title: Notice of Proposed Rulemaking and Request for Public Comments

Dear Sir/Madam,

This is Ramamurthy Jupudy from comments.

writing w.ref to the Public

I bought a house and incurred some family expenses and lost my business that resulted in a tight financial situation. I was considering bankruptcy with all my credit card debts and with all tough financial situation. I found Debt regret, the debt settlement company on internet and it helped me to come across through the financial hurdle and advised and helped me on the settlement process. This program is helping me to get me back on track to live with out financial problems and to settle my debts. The Debt regret's customer service is so exceptional and professional and they settled and best negotiated with the financial institutions. They kept up the promises on the timelines and the services they committed and are very helpful to the community in crisis.

I would personally request FTC to not to regulate debt settlement and the compnies such as Debt regret (<u>http://www.debtregret.com</u>) are really helpful to the community to recover from financial losses. Debt regret had provided a valuable benifit to me and my family in the time of financial crisis.

Yours sincerely

Ramamurthy Jupudy