

September 30th, 2009

To whom it may concern;

This letter is to request that the FTC not regulate debt settlement out of business. I, Cindy Greaves have been working with Debt Regret to settle my debts for several years now and have been very satisfied with the quality of their work and the service they have been providing me throughout my financial struggle.

Before finding out about Debt Regret I was headed to bankruptcy and even had all of the paperwork in my hands. However, when I heard about how it would effect my credit and how long it would take for my credit to be even remotely acceptable I was discouraged and learned about debt settlement options. I am grateful I turned to Debt Regret because I feel like they have assisted me in learning how to budget my money and also on how to save. I have been able to settle most of my debts with their help and all of the representatives that I have been in contact with regarding my account have been nothing but a pleasure to work with.

My debts were overwhelming and I was only 24 years of age at the time when I became a single mother and ended up with all of the financial dilemmas I am now resolving with the help of debt settlement. I was even sued by a credit card company and had that hanging over my head and JUST finished paying that off. With Debt Regret I haven't had to worry about creditors calling or mailing me subpoenas or threats of retaining or freezing my accounts. Honestly, I don't know where I would be without the assistance of Debt Regret and its' consultants and representatives. They are attentive, understanding and make you feel like a person who is not a delinquent but a person who is just having a tough time making ends meet and in need of help. Debt Regret and debt settlement provides valuable benefits and services for all of us who are struggling with debt and financial woes.

Please once again I, as a customer of a debt settlement program request that you not take debt settlement businesses out of business so they can continue to provide me and so many others like me with the assistance and support we need to clear our minds of our financial problems so we can live better lives for ourselves and/or our children.

Thank you in advance for your consideration,

Sincerely,

Cindy Greaves