



October 1, 2009

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

To Whom It May Concern:

Due to medical hardship circumstances beyond my control, preventing me from performing any normal employment duties, I was unable to meet the credit card payment amounts, while interest rates were steadily increasing. The amount of debt and medical bills accumulated, while not able to work, had becoming overwhelming.

With the help of Debt Settlement America and agent Jeremy Cozart, I have been able to find a resolution to these overwhelming circumstances. Working with Debt Settlement America to pay down my debt and medical bills owed, and help with managing my finances has been nothing less than a positive experience while avoiding bankruptcy. I appreciate the amount of communication about my progress and financial hardship situation Jeremy Cozart has offered during this process.

Debt Settlement America has enabled me to take control of the medical hardship situation, pay off the debt, while improving financial management for my family. I request the FTC not regulate debt settlement out of business, personally, Debt Settlement America has provided a valuable and beneficial service to people truly in need. We appreciate all of the guidance that Jeremy Cozart and the team at Debt Settlement America has offered.

Sincerely,

Bryan Scott Clement