



September 28, 2009

Federal Trade Commission  
600 Pennsylvania Avenue/Building H 135  
Washington, D.C. 20580

Re: Advance Fees/Opposing Restrictions/Debt Settlement

To Whom It May Concern:

You told us to let you know if we have thoughts about debt settlement. I have known people saved from financial ruin by these guys and for a reward you want to throw them under the bus. How in the world can real companies wait until all services are performed before they charge anything? It doesn't work that way for a reason -- can I get my house built that way? Does my accountant work for free until all services are given to me? Give me a break. The companies that know what they are doing will throw their hands up in disgust if they get paid nothing until the end. Why can't 2 people enter an agreement that they are fine with and define how fees will be charged between them? We do not need the government stepping in on the collection of fees.

I strongly oppose how you want to boss the debt settlement industry around. Let cooler heads prevail and step back. Do not allow regulation of fees.

Very Truly Yours,

Sarah Huggins