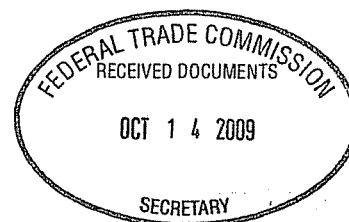


David L. and Donna T. Jenkins



October 6, 2009

Federal Trade Commission
Office of Secretary, Room H-135
600 Pennsylvania Avenue, NW
Washington, DC 20580

Re: Debt Regret Inc.

Dear Sir/Madam:

I am writing this correspondence in regards to Debt Regret and the support and results that my husband and I have achieved with debt settlement. My husband manages a cotton gin and I worked as the office manager. In October 2004, we were both let go from our jobs for no reason. As this was harvest season for the cotton industry, my husband obtained a job as a night ginner for another cotton gin, at a much lower salary and in another town. I could not find employment anywhere. After the harvest season, my husband was offered employment by another cotton gin in another town. He accepted this position, but I was still unemployed. After several months of trying to find employment, I applied to nursing school at a local community college and after obtaining funds from a local hospital to pay for the tuition, I started nursing school.

During the time of unemployment and my husband having to obtain another job at a lower salary, we got behind on our monthly bills. We were getting obnoxious phone calls all hours of the day and night. After researching debt settlement companies on line, and talking to Debt Regret, we chose to go with Debt Regret. We liked the fact that we were in control of our monthly amount that would be set aside to pay our creditors. Debt Regret provided us with letters to our creditors and a phone number the creditors could call if they had any questions. Debt Regret handled all correspondences with the creditors. We were assigned a Debt Regret client relations analyst, who kept in touch with us twice each month for updates. We were given a toll free phone number to call and speak with our client analyst anytime we had a question or just needed to talk. We had eleven creditors that Debt Regret helped us work with. As of today, we have settled with all but two companies. Debt Regret did not accept any offer from a creditor without consulting us. In fact when an offer was made by a creditor, Debt Regret would contact my husband and I. From that point on all future correspondence was handled between the creditor and us. If it had not been for the services that Debt Regret provided my husband and I would have had to file bankruptcy. Bankruptcy was an option we considered but did not want to take. Even though Debt Regret has been paid in full for their services, they still keep in touch with us because of the two accounts that have not been settled.

I employ you not to regulate debt settlement companies such as Debt Regret, out of business because of the valuable benefit they provided to my husband and I in our time of need. If this service were not available to other families, it would be a disgrace and would probably require more families to file bankruptcy. The economic economy is still struggling, especially in the agriculture business. Please keep debt consolidation as an option for any struggling family.

Sincerely . . .

David and Donna Jenkins