



September 28, 2009

The FTC
600 Pennsylvania Avenue
Room H-135
Washington, D.C. 20580

Re: Fees assessed by debt settlement companies

To Whom It My Concern:

I have heard that the FTC is considering regulations that would not allow debt settlement companies to assess fees until the end of their program. I think this would negatively affect a valuable industry. As you well know a company needs revenue to pay day to day operational expenses. How could these companies meet their expenses? This type of regulation would force companies to cut costs and obtain under qualified employees. The consumer (everyday Americans) would suffer the effects of your decisions.

I oppose the type of regulation you wish you impose.

Sincerely,

James Taylor