September 27TH, 2009

FEDERAL TRADE COMMISSION
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SECRETARY

The Federal Trade Commission
600 Pennsylvania Ave
Room H-135
Washington, DC 20580

Mr. Commissioner;

I hear that you want public opinion on regulating the fees charged by debt settlement companies. Now let me ask you a question: "Are you really wanting to regulate an industry or are you trying to distroy an industry". Just name one industry that can perform up to 48 months of service without getting paid in that time. You are smart enough to realize that there isn't a judge on the bench that will agree with that, so don't waist the tax-payers money.

Clean up your own back yard in Washington. Change the lobying policies so that one industry can't flood Washington with so much money that they changed Bankruptcy Laws to trap middle class America, then allowed interest rates to go unchecked to the point they nearly wrecked the world economy.

Don't block the last escape for middle America

Sincerely,