



September 26, 2009

Federal Trade Commission

600 Pennsylvania Avenue/Building H 135

Washington, D.C. 20580

Re: Debt Settlement

To Whom It May Concern:

As someone who has gone through the settlement process, I think putting these strict regulations on this industry is not fair or right - If you allowed this on the settlement industry, you would need to be fair and make all the other industries abide by the same rules. I have known people that are very grateful that this option is out there - does the industry have some bad apples...sure - so does every industry - that's why TASC is important - How in the world can real companies wait until all services are performed before they charge anything? The company could not afford to hire staff to service the client throughout the process - Are other industries forced to do this? - Why would it be forced upon this industry? I believe its right to reach a fair and balanced agreement between the client and company regarding its fees but we do not need the government stepping in on the collection of fees.

I strongly oppose the regulation of fees.

Concerned Consumer,

Gina Garrett