FEDERAL TRADE COMMISSION
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SECRETARY

September 28, 2009

Federal Trade Commission
600 Pennsylvania, Building H135
Washington, D.C. 20580

Re: not allowing debt settlement
to consumers

To whom it may concern:

What kind of world would we live in if we didn't pay for services, at-least a downpayment, 1st? How would a business owner stay in business? If you stop allowing settlement companies from charging a service fee for "service rendered" on a monthly basis, then it will eliminate all the good companies from staying certified, and in business, with the exception of all the desperate companies, who will do anything to make a buck. Please help to keep this industry protected.

A Concerned Citizen,