September 28, 2009

FEDERAL TRADE COMMISSION
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SECRETARY

Federal Trade Commission
600 Pennsylvania Avenue / Building H 135
Washington, D.C. 20580

To whom it may Concern:

It came to light that the FTC is proposing legistlation to Force debt settlement companies to only charge ~~after~~ service Fees after the client completes the program. Why would a government organization do this unless your only purpose is to do away with that paticular industry? If this is the case, why would you take away an optoin for all the American citizens who do not want to File bankruptcy?

If you want to create laws that dont make sense, then you need to incorporate every business or service in this nation to abide by this same law. Thats right; include accountants, attorneys, doctors, etc. Would that make sense?

If you really want to make a possitive impact, pass legislation making the debt settlement industry be licensed to sort out any bad apples. That way the Americans needing this valuable service will have another option ~~than bankruptcy~~. other than bankruptcy.

Do not regulate the collection of fees.

Thank you,