September 23, 2009

FEDERAL TRADE COMMISSION
RECEIVED DOCUMENTS
OCT 7 2009
SECRETARY

FTC
600 Pennsylvania Ave
Room H-135
Washington, DC 20580

Debt Settlement

Dear FTC,

I heard on the news that you want to regulate the debt industry. If I heard right, you think a company should not be able to charge any fees until all services are rendered. This is crazy to me. Why can lawyers charge retainer fees or charge people monthly for on going work even the their work has not been completed? Stopping service fees would eliminate the companies that help people. Debt settlement companies are effective and help people when they do not know where to go. Don't eliminate this for the thousands of people who need help.

A concerned citizen,