September 28, 2009

FEDERAL TRADE COMMISSION
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SECRETARY

FTC
600 Pennsylvania Ave
Room H-135
Washington, D.C. 20580

Regarding: Debt Settlement industry

To Whom It May Concern:

It has been brought to my attention that there has been serious discussion about regulating the debt settlement industry, specifically the way consumers are charge for the service. In order to set up their files for success, the systematic way of charging fees should be justified.

While I agree that there are a lot of bad apples in this industry, and they should be handled accordingly, debt settlement is a viable solution for true hardships.

While considering all of your options, please rember that these decisions will effect a lot off good people going through hard times primarily due to the stranghold of compounding interest.

Thank you for your understanding and consideration in this matter.

Respectfully,