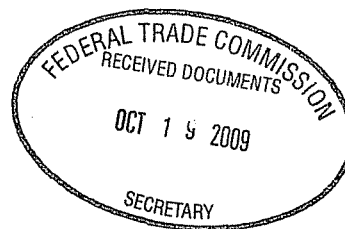


October 2, 2009



Federal Trade Commission
Office of Secretary, Room H-135 (Annex T)
600 Pennsylvania Avenue, NW
Washington, DC 20580

RE: Debt Settlement Services

To Whom It May Concern:

This letter is in regards to the importance of having Debt Settlement Services to help consumers. We are currently enrolled in Debt Regret, Inc.'s program. We are so thankful to be able to take advantage of the valuable service they provide!!

My husband and I both are employed and were able to enjoy a comfortable lifestyle and pay our bills on time. Therefore giving us a very good credit rating. However, my husband was in a management position and was let go from his position upon new management taking over the company he worked for this in turn forced my husband to make a career change and take a major cut in his pay. We were able to manage for a little while with our savings but it did not take long before we were facing foreclosure as well as bankruptcy.

We are so thankful that we could take advantage of the program that Debt Regret offers, it was a way for someone to help us and a way that we could try and still pay on our debts. Debt Regret has saved us from bankruptcy and given us the tools to straighten out our finances and settle our debts. We appreciate their friendly, professional staff and the fact that they are there to help you and not ridicule you or look down on you is a vital factor when you are in a situation that is beyond your control.

We feel to regulate debt settlement out of business is a **terrible mistake**. We have been saved from bankruptcy and foreclosure and we know many, many people in the world today are facing these same issues. We tell everyone we know what a valuable service they provide and the sense of self-worth that they help you to regain is priceless!! With our economy in such poor shape we are quite certain many people will be able to utilize the valuable service and benefit they provide. It is our sincere hope that you will reconsider your decision to try and regulate them out of business. We know without the help of Debt Regret we would have lost our home and everything we worked so hard to obtain.

In closing we would like to thank you for hearing our story and please, please ask that you consider the consumers out there who can benefit from this **valuable service!!**

Sincerely,

Rhonda Lynn Burke
Darren Franklin Burke

****NOTE**** We have included our address and phone number and welcome any phone calls or correspondence to attest to what a valuable and life changing benefit debt settlement services provides to the consumer.