



Raymond C. and Gail M. Wilson

**Federal Trade Commission
Office of the Secretary, Room H-13(Annex T)
600 Pennsylvania Ave, NW
Washington, Dc 20580**

To Whom It May Concern;

It has come to our attention that the FTC is contemplating some new regulations for debt settlement companies. Although some of the new regulations may be helpful, some of them will not.

We are writing to you and asking that you reconsider your ruling on this until more information has been gathered. My husband and I are clients of Debt Settlement America. A couple of years ago we were dealt some hard blows. Ray's health suddenly declined and I was out of work. Ray has incurable cancer, Alzheimer's disease, Hypoglycemia and arthritis. He had also undergone total knee replacement a few months before all this had happened. Medical bills were mounting up and we had no way to pay them, much less the credit card companies. We had a violent storm that tore part of our roof off. Our home owners insurance said that the roof was okay and only need a few shingles.

We knew we needed to contact the credit card companies to set up a payment arrangement. We did indeed call and talked to a representative and thought we had a payment plan set up. What we had was even more headache. We received calls day and night wanting payments that we did not have. When we tried to talk to a manager all we got were threats to pay up or else. We were not trying to dodge our debt; we really tried to make arrangements with the companies. We felt that if they would agree to stop the finance charges we would pay the amounts owed in full over the course of a couple of years. They did not agree and in fact they laughed at us. That is when we sought help with DSA.

DSA has been a blessing to us. When we called and talked to the first representative, we were treated with empathy, kindness and respect. I explained our situation and they responded immediately with a solution for us. Papers were filled out and faxed and we were on our way to peace of mind.

Each person we have dealt with has been very helpful. We have been treated with respect and not as if we were deadbeats. If we need any help with something that comes up all we have to do is place a phone call to our personal representative. The team that is working on our settlement is always ready with a solution or good, sound advice for us. We are never left hanging and wondering what is happening. We have personal participation in every step of our settlement process. Without DSA, we would have had no alternative than to file for bankruptcy.

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At that point, the credit card companies would not have received a dime in the ruling because there wasn't any money to get. Now one company has been settled and we are working towards settling with the other company. We would recommend this company to anyone, and in fact have.

On behalf of current clients (like ourselves) and future clients, we are asking that you reconsider certain parts of your proposed bill. We are sure there are probably some bad debt settlement companies out there. Put the blame where it belongs, on them and take the necessary steps to reign them in. Don't punish the good companies for the irresponsibility of a few. For hardworking, honest people like ourselves this was truly the only solution that we could feel good about.

People generally do not set out to charge things they cannot pay for. In our case we needed a new roof because our insurance company would not pay for damage that occurred in a violent wind storm. The roof leaked over several rooms and water seeped in through the outside walls. What would you have done, let the roof continue leaking forever? We intended to pay our credit card bills until Ray got sick. If the credit card companies were not so greedy they would have received payment in full.

Please review your proposal again and make the changes that will help the future of people like us.

Thank you for taking the time to read this letter.

Respectfully submitted,

Raymond C. and Gail M. Wilson