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State: CA

Rule: Telemarketing Sales Rule - Debt Relief Amendments, R411001

Consumers should absolutely be allowed representation from companies, such as CreditSolutions. Why? Let's look at the two sides of the equation. One side, we have the big banks lured average tax payer into a credit card with 20 page of carefully drafted legal fine print. Once trapped inside, the bank will use all the clauses defined by them to squeeze and prey on innocent consumers who don't have time and can't understand the 20 page fine print plus additional 40 page of amendments.

After some huge bonus to top executives, if the bank is still short on cash, they can go to the congress or their representation in the government for more cash, as they are "TOO BIG TO FAIL". What about average JOE? After 8 hours from work, what can he do if he is behind on his end? Obviously, they are not "TOO BIG TO FAIL". When this average JOE fails, who is there to help him? Companies, such as "Credit Solutions". Average JOE needs somebody to be on their side.