



September 25, 2009

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

Re: Debt Settlement Fees

If the FTC decides to force Debt Settlement Companies to work for free until their entire services have been provided. You would simply be putting reputable Debt Settlement Companies out of business. Therefore, all but eliminating Debt Settlement as an option for the consumer.

Attorneys get paid a retainer prior to providing services to their clients. I pay my health insurance deductible prior to receiving services. You pay for advertizing prior to receiving services. Are these also going to be regulated in this kind of fashion?

A client pays fees prior to services being provided because that enables a company to pay for the customer service and administration that has to take place in order to be of value to the consumer.

If you regulate the industry in the fashion you are proposing, you leave many consumers with no option except financial ruin. I implore you; please do not allow regulation of Debt Settlement fees.

Respectfully,

Melinda Jurs