



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

October 2, 2009

Dear Sirs,

I am writing this letter to request that you allow Debt Settlement of America and other debt settlement companies to continue with the service they provide. In my personal situation I contemplated bankruptcy to try to get my life and finances on track. My wife and I have been married for 32 years and have 5 children. I have worked at the same job for 35 years. We have struggled for years to give our children as many opportunities to thrive in their lives. Three children have graduated from college and the 4<sup>th</sup> is attending college now with the youngest in high school. I work in the rail industry which my work is related to the amount of rail traffic that occurs. Throughout the 1990s traffic was high and work and overtime occurred on an every day basis. When I applied for financial aid for my children's college education I was denied for I made too much money for qualifications and I would have to get private loans. In 2000 I was rear ended on the highway and was injured and could not work for a month and then later that I had a ruptured appendix after a 17 day hospital stay I was off work for an additional 3 months. I know the result of my problems were not the best solution, to try to keep up with my obligations was using credit cards for at the time I had low balances with low interest. I continued back at work and my wife even took a second part time job to help with our problems. As rail business slowed as did businesses everywhere my income was reduced this caused many bills to grow and minimum payments were all I could afford. The credit card companies as my balances grew so did their interest rates from 12 to 33 percent on some cards. I struggled to keep current with all bills and when I needed a college loan for my daughter I was refused for my debt to asset rate was too high and I was forced to pay with borrowing from my 401k. I was in a situation that I could not get loans and after paying bills I had little left for necessities. I tried calling the credit card companies to set up a payment schedule, not use their cards and drop or reduce the interest to simple lower interest rates. I also inquired if I could use my 401k to settle my debts but, that scenario did not exist for withdrawal. The companies I called refuse to talk to me on this matter. I contemplated bankruptcy but, I knew I owed money and I wanted to make a settlement. I called Debt Settlement of America and talked to an agent who explained how the program worked. I still wanted to pay off my debts and tried for several months to pay over the minimum and made more calls to try to make a structured payment schedule with the card companies. The decision to work a program with Debt Settlement of America was not easy one to make for I had always paid my debts but the only recourse was bankruptcy which I did not want to do. I have been enrolled with DSA for over 1 year and they have not only arranged payment schedules but settlements of my entire balances. I am putting money towards settlements and am able to pay cash for living expenses and even monthly college tuitions. The program has taught me that credit is something to use in emergencies and this program is helping me get back in control of my life.

Thank you,  
Jeffrey Lukehart