FTC
600 Pennsylvania Ave.
Room H-135
Washington, DC
20580

FEDERAL TRADE COMMISSION
RECEIVED DOCUMENTS
OCT 14 2009
SECRETARY

Regarding: Taking away debt settlement option

I do not agree with the proposal about charging fees afterwards on a settlement for clients. That would make it very hard for good companies to keep their doors open. I have had the chance to work in all departments of Debt Settlements - it take a lot of time for each client. Charging after the fact would be wrong.

We have helped so many people get out of debt and get back living responsibly with their money. This program conditions people to save money and get out of debt. Something all the other program don't really do.

Debt Settlement is always going to be present. It is a proven way to get out of debt. Don't punish responsible companies and stop rewarding the banks for their bad lending ~~practices~~ practices to consumers.

Sincerely