



October 7, 2009

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

I have recently found out some information, about new rules that could affect potential consumers that are considering Bankruptcy, but are looking into Debt Settlement. This Debt settlement in which I refer to is when an agency represents the consumer and works to negotiate with the Client's Debtors. This enables the Debtor to receive some of the debt due and allows the Consumer to pay down the debt in a reasonable amount of time without accumulating needless fees and additional high interest rates that make the payback process next to impossible when someone starts heading down this route.

I know first hand, I was a consumer heading down this road with increased interest rates and fees along with huge minimum payments, I looked into several different companies before choosing Dept Settlement America. They have helped me out by settling several accounts have spiraled out of control. Even with their help it will be several years before I'm debt free, but at least I'm headed on the right direction. I feel good that I'm able to work on paying my debtors. I work hard, two jobs to get buy!

I am opposed to the (Notice of Proposed Rulemaking) by the FTC.

Please continue to let these companies help hard working people who have come into hard times like me.

Thank you,

Christopher E Neslusan