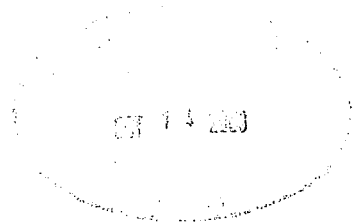


September 28, 2009



Federal Trade Commission
600 Pennsylvania Avenue/Building H 135
Washington, D.C. 20580

Re: Advance Fees/Opposing Restrictions/Debt Settlement

To Whom it May Concern:

The thought of you all regulating the fees for services and wanting settlement companies to charge the clients after they have received the benefits of the services that settlement companies offer is completely and utterly ludicrous. Things in life do not work this way. I didn't get the loan for my house after I had lived in it for a few years, the car dealership wouldn't let me drive my car for several months without making a payment, and my hair stylist makes me pay her prior to washing and styling my hair. Why should the settlement industry be any different?

This would make sense if and only if ALL settlement companies were putting forth half hearted efforts in assisting their clients. As this is not the case, the proposed regulation of settlement companies is nonsense.

I hope that you all sit back and take a good look at what you are trying do and re-evaluate your thought processes.

Sincerely,

Brittney Walker