



October 13, 2009

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

Re: Debt Settlement Companies

Dear Mr. Secretary,

Debt settlement companies gave me an option other than bankruptcy. I had far more debt than I was able to pay off, and I did not want to use bankruptcy. I needed a way to get some help. What I had found with credit card companies was that no help was available. They would add on extra penalty fees and raise the interest rate (to levels which I believe should be illegal) and that would make my debt situation worse.

'Debt Settlement America' gave me a way to handle my debt situation.

Sincerely,

Albert B. Cooksey, Jr.