

United States Senate

WASHINGTON, DC 20510-2309

July 13, 2010

The Honorable Jon Leibowitz
Chairman
Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

Dear Chairman Leibowitz:

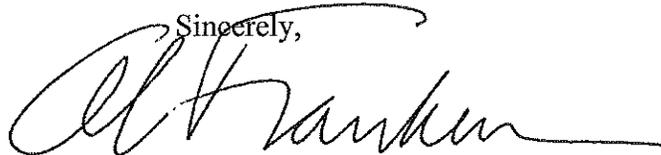
The Minneapolis-based *Star Tribune* has recently detailed disturbing stories concerning the practices of debt collection firms. Some of these firms have acted unscrupulously when collecting consumer debts—going after the wrong people, going after people for debts they've already paid, or getting people arrested for old and minimal credit card debts.

Debt collection firms in Minnesota have been abusing the state court system to reap profits. Anecdotal evidence suggests that some firms are using debt collection practices that violate the Fair Debt Collection Practices Act. Even for collection practices that may be legal, recent allegations raise serious questions about whether our current laws go far enough to protect consumers.

I understand that the Federal Trade Commission has just issued a report on debt collection litigation and arbitration that includes recommendations for statutory changes. While some changes to the law may be necessary, I urge you to take immediate enforcement action to address possible illegal activities by debt collection firms as detailed in the attached media reports.

I appreciate your timely response on this matter. If you have any questions or concerns, please don't hesitate to contact me, or Stephanie Potter of my staff, at (202) 224-5641.

Sincerely,



Al Franken
U.S. Senator