

Dear Office of the Secretary,

My name is Kathy Parsons and I am the President of Credit Bureau Associates located in Fairfield, California. I am the owner of Credit Bureau Associates which is a small business that has been extremely harmed by the FCC regulatory decision under the Telephone Consumer Protection Act that states small businesses cannot use predictive dialers to call wireless numbers when attempting to recover delinquent payments.

Consumers benefit from the goods or services provided them in good faith and should pay for them. Our office is not telemarketing and these calls are only used to complete the transaction the consumer initiated. Also, the statistics show that more consumers have moved their primary source of communication to cellular phones and most have cancelled their home phone numbers because the cellular phone is more efficient and less costly to communicate with others.

In many cases the cellular phone has become a way of ignoring their obligations for these goods and services and not pay back creditors they know they owe the money to. Our business and creditors have been unjustly harmed by these restrictions and request that a revision be made to the TCPA to not include autodialer calls to cellular phones as illegal. Non-payment of debts hurts small businesses, extension of future credit and loans, the consumers that "do the right thing" and pay their debts, and the economy.

Thank you for understanding our position and considering the consumer in today's market place.

Sincerely,

Kathy Parsons  
President