



*Re: In the Matter of SettlementOne Credit Corporation, File No. 082 3209  
In the Matter of ACRAnet, Inc., File No. 092 3088  
In the Matter of Statewide Credit Services, File No. 092 3089*

Dear Mr. Harris:

Thank you for your comment on the Federal Trade Commission's proposed consent agreements in the above-referenced proceedings. The Commission has placed your comment on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Prac