

EXHIBIT NO. 4
DATE 3-27-09
BILL NO. HB 318

Murdo, Patricia

From: Joe Balyeat [joebalyeat@yahoo.com]
Sent: Thursday, March 26, 2009 2:09 PM
To: Murdo, Patricia
Subject: Fw: Complaints re debt management companies

Pat --

Please copy this and pass out to the committee. -- Joe

--- On Thu, 3/26/09, Bovingdon, Ali <abovingdon@mt.gov> wrote:

From: Bovingdon, Ali <abovingdon@mt.gov>
Subject: Complaints re debt management companies
To: "Joe Balyeat (joebalyeat@yahoo.com)" <joebalyeat@yahoo.com>
Date: Thursday, March 26, 2009, 1:46 PM

Senator Balyeat,

I saw that HB 318 which would have regulated debt management companies was tabled, but I wanted to get back to you on your question regarding complaints. Since June 30th, when the Office of Consumer Protection implemented software to track consumer complaints, we have received 30 phone calls and 12 written complaints from consumers regarding debt management companies.

In reference to HB 143, which the committee also heard yesterday, we are doing some research about a broader exception for religious organizations to see what other states have done.

Thank you,

Ali Bovingdon