



Office of the Secretary

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

September 3, 2008

VIA UNITED STATES MAIL

Pamela Hilton
[Address]
Georgia

Re: *In the Matter of We Give Loans, Inc.*, FTC File No. 072-3205

Dear Ms. Hilton:

Thank you for the comment you submitted regarding the above-referenced matter. Your comment was placed on the public record pursuant to Section 2.34 of the Commission's Rules of Practice, 16 C.F.R. § 2.34, and was given serious consideration by the Commission.

Your comment describes your experiences paying for a payday loan you received from USA Pay Day. This company does not appear to be related to We Give Loans, Inc. Your experiences thus do not appear to directly address the conduct at issue in the proposed complaint or the relief in the proposed consent order relating to We Give Loans, Inc.

The Commission cannot intervene in individual complaints such as your complaint relating to USA Pay Day. However, each complaint assists the Commission as it enforces the consumer protection laws, and we appreciate you providing this information. For your information, we have enclosed an FTC Consumer Alert related to payday loans entitled *Payday Loans Equal Very Costly Cash: Consumers Urged to Consider the Alternatives*.

Furthermore, because many of the terms of a particular credit agreement are governed by state in addition to federal law, a private attorney familiar with the state laws may be able to assist you. You, therefore, may wish to contact the local bar association, or the local Legal Aid or Legal Services office, for a referral to an attorney who specializes in this area. In addition, you may wish to contact the state Attorney General's office, or a local consumer protection agency, for assistance.

After considering all of the factors that must be weighed in evaluating any settlement, the Commission has concluded that the proposed consent order provides an appropriate resolution of the We Give Loans, Inc. matter. Thus, after considering your comment, the Commission has determined that the public interest would best be served by issuing the Decision and Order in final form without substantive modification.

Pamela Hilton
Page 2

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources in its work, and it appreciates your interest in this matter.

By direction of the Commission.

Donald S. Clark
Secretary