



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

FEDERAL TRADE COMMISSION  
RECEIVED

MAR 08 2007

FOIA BRANCH  
GENERAL COUNSEL

Mr. Stephen Wistner  
[REDACTED]

Chapel Hill, NC [REDACTED]

Re: FOIA-2007-00480  
Select Portfolio Servicing/  
Fairbanks Capital

Dear Mr. Wistner:

This is in response to your request dated March 5, 2007, under the Freedom of Information Act seeking access to all investigatory records and complaints concerning Select Portfolio Servicing, Inc. also known as Fairbanks Capital, Inc. On March 6, 2007, you amended your request to include only those complaints filed between June 2005 and November 2006. In accordance with the FOIA and agency policy, we have searched our records, as of March 6, 2007, the date we received your request in our FOIA office.

We have located 455 pages of responsive complaints that consumers have made to the Federal Trade Commission ("FTC"). You should know that the enclosed complaints have not necessarily been verified by the FTC. Therefore, you should make your own judgment about relying on the information provided. I am denying access to consumers' names and addresses, and any other identifying information found in the complaints. This information is exempt from release under FOIA Exemption 6, 5 U.S.C. § 552(b)(6), because individuals' right to privacy outweighs the general public's interest in seeing personal identifying information. *See The Lakin Law Firm v. FTC*, 352 F.3d 1122 (7th Cir. 2003).

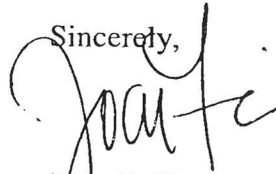
Based on the fee provisions of the FOIA, 5 U.S.C. § 552(a)(4)(A), and the Commission's Rules of Practice, 16 CFR § 4.8 et seq., as amended, I am also enclosing an invoice for the charges we incurred for this partial response to your request. Failure to pay this bill promptly will result in our refusal to provide copies of accessible documents in response to future requests. If not paid within 30 days, this bill will accrue interest penalties as provided by Federal Claims Collection Standards, 31 C.F.R. § 900-904 (2004).

Please make checks payable to U.S. Treasury and send payment to:

Financial Management Office, H-790  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

If you are not satisfied with this response to your request, you may appeal by writing to Freedom of Information Act Appeal, Office of the General Counsel, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580, within 30 days of the date of this letter. Please enclose a copy of your original request and a copy of this response. If you believe that we should choose to disclose additional materials beyond what the FOIA requires, please explain why this would be in the public interest.

If you have any questions about the way we handled your request, or about our FOIA regulations or procedures, please contact Richard Stevens at (202) 326-3736. Also, if you wish to make a comment or suggestion about the way we have handled your FOIA request, you may do so through the link found at <http://www.ftc.gov/foia/contact.htm>.

Sincerely,  
  
Joan E. Fina  
Attorney

Enclosed: Consumer Complaints June 2005 through November 2006