



Office of the Secretary

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

July 2, 2015

Khalidah Rowe
State of North Carolina

Re: *In the Matter of Matt Blatt Inc. and Glassboro Imports, LLC*
FTC File No. 1323285, Docket No. C-4532

Thank you for commenting on the Federal Trade Commission's proposed consent agreement in the above-referenced proceeding. The Commission has placed your comment on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii), and has given it serious consideration.

In your comment, you indicate that you purchased a 2000 model-year vehicle, and you inquire about the time period at issue in the proposed complaint and whether the Commission's proposed action in this matter would entitle you to a partial refund. Your comment does not propose any revisions to the draft complaint or consent agreement.

This proceeding relates to a biweekly payment plan advertised, marketed and sold to consumers financing the purchase of automobiles through proposed respondents Matt Blatt Inc. or Glassboro Imports, LLC, since at least November 2009. In this proceeding, Matt Blatt Inc. and Glassboro Imports, LLC will be required to pay \$184,280 to the Commission, which represents the total amount of money they improperly received. If you purchased from respondent a biweekly payment plan offered by a company called National Payment Network (or "NPN"), you may be entitled to a refund or credit pursuant to a final order issued by the Commission in the following matter: *In the Matter of National Payment Network, Inc., FTC File No. 1323285*. If so, you should have received a refund or credit directly from National Payment Network. If you believe you are entitled to a refund or credit and have not received one, you may contact the FTC Consumer Response Center at 877-FTC-HELP (877-382-4357). If you have any concerns about the proposed respondents' dealerships, any add-on products or services, or other issues with the sale, lease or financing of a vehicle, we encourage you to file a complaint at ftc.gov/complaint.

After consideration of your comment and the investigative record, the Commission has determined that the relief set forth in the consent agreement is appropriate and sufficient to remedy the violations alleged in the Complaint, and that the public interest would best be served by issuing the Decision and Order in this matter in final form without modification. The final Decision and Order and other relevant materials are available from the Commission's website at <http://www.ftc.gov>. It helps the Commission's analysis to hear from a variety of sources in its work, and we thank you again for your comment.

By direction of the Commission.

Donald S. Clark
Secretary