



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

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Division of Marketing Practices

September 5, 2003

BY U.S. MAIL and FACSIMILE

Mr. Samuel Currin, JD
Currin Law Firm, PLLC
Currin Law Building
20 Market Plaza
PO Box 269
Raleigh, NC 27602-0269

***Re: Jeremy Jaynes, National Wealth Builders, and the Carnegie Finance
International Mortgage Refund Program***

Dear Mr. Currin:

The Commission has conducted an investigation involving possible violations of the Federal Trade Commission Act in connection with the marketing and sale of the Carnegie Finance International Mortgage Refund Program.

Upon further review of this matter, it now appears that no further action is warranted by the Commission at this time. Accordingly, the matter has been closed. The closing of this matter is not to be construed as a determination that a violation may not have occurred, just as the pendency of an investigation should not be construed as a determination that a violation has occurred. The Commission reserves the right to take such further action as the public interest may require.

Sincerely,

A handwritten signature in cursive script that reads "Michelle Chua".

Michelle Chua
Attorney
Division of Marketing Practices