



Office of the Secretary

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

June 3, 2008

VIA UNITED STATES MAIL

Brantford Moorish
State of Texas

Re: *In the Matter of CashPro d/b/a MakePaydayToday.com*
File No. 072-3203, Docket No. C-4220
In the Matter of American Cash Market, Inc.
File No. 072-3210, Docket No. C-4221
In the Matter of Anderson Payday Loans
File No. 072-3212, Docket No. C-4222

Dear Mr. Moorish:

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

In your comments, you suggest that the proposed consent orders are potentially insufficient because they do not seek civil penalties. Civil penalties, however, generally are not available for violations of the Truth in Lending Act ("TILA"), 15 U.S.C. §1664, and its

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Commission has determined that the public interest would best be served by issuing the Decision and Order in final form without substantive modification.

Thank you again for your comments. 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