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Division of Financial  
and R. M. A. Securities, L. C. (P. M. B.)  
Commission Act (FTC Act), 15 U.S.C. § 41 et seq.  
Commission staff reviewed in its invest

Practices has been conducted in accordance with  
possible violation of the Fair Debt Collection  
1972p, and Section 5 of the Federal Trade  
Based on the information that all the

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and the FDCA. During the investigation, KJMI added a disclosure to its letter intended to avoid consumers taking away such an impression.

Upon our review of the matter, including the complaint filed with the FTC, we have determined not to recommend enforcement action based on the information we received. No enforcement action is based on findings specific to this particular investigation.

