

Exhibit 99a



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Louisville, KY 40223
(502) 426-4800

April 1, 2002

United States
Securities and Exchange Commission
Washington, D.C. 20549

Dear Sirs:

We have received representation from Arthur Andersen LLP that their audits of the NTS Mortgage Income Fund, Orlando Lake Forest Joint Venture and NTS Guaranty Corporation's financial statements for the year ended December 31, 2001, were subject to the quality control system for the U.S. accounting and auditing practice to provide reasonable assurance that the engagements were conducted in compliance with professional standards, that there was appropriate continuity of Arthur Andersen personnel working on the audits and availability of national office consultation. Availability of personnel at foreign affiliates of Arthur Andersen is not relevant to these audits.

NTS MORTGAGE INCOME FUND

/s/ Brian F. Lavin

Brian F. Lavin
President and Director of the
Mortgage Income Fund