

20CV81205

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AUG 28 2020
ANGELA E. NOBLE CLERK U.S. DIST. CT. S. D. OF FLA. - FT. LAUD.

358 Primrose Drive  
Lonsdale, PA. 19446  
AUGUST 24, 2020

Dear Judge Ruiz,

I am an investor in PAR Funding. This investment was done through A Better Financial Plan.

I have been employed for 46 years in the financial services industry with Wall Street firms. My positions have included being a Managing Director, Branch Office Manager and I retired as Senior Vice President Investments at Oppenheimer + Co., Inc.

At no time in my discussions with ABFI or attending their dinner did I ever hear the words guaranteed, insured, AAA or anything similar. Everyone knew they could not be insured, since they were loans to small businesses that mostly the banks would not loan to because of the risk.

The SEC has been after Dean Vagnotzi for years with nothing to show for it. They couldn't find anything after reviewing 85,000 pages of his documents. It seems they don't like his brash style of radio advertising and free

dinner to prospective clients (both of which are LEGAL).

Now they are trying to tie him in with PAR Funding. Let's be clear - the PAR Funding people are Bad People.

Mr. Vagnozzi is not employed by them and he is not one of them. He was lied to by them and unfortunately believed their lies.

The SEC is "out to get" Mr. Vagnozzi. They couldn't do it in their years of mistreating him.

He should not have his life, his company, and his reputation destroyed by them. That would be a gross miscarriage of justice to both him and ABFP investors.

It would also be a punishment to the investor in other ABFP investments such as life insurance settlements that require his expertise to maximize the return.

I do not know Mr. Vagnozzi and I have only met him once at one of his dinners, but what I do know is that the SEC is totally out of control in their vendetta AGAINST HIM.

Respectfully,  
Frank J. Osinski Jr.  
FRANK J. OSINSKI, JR.



The Honorable Rodolfo A. Ruiz II  
U.S. District Judge  
U.S. Federal Building and Courthouse  
299 East Broadway Blvd.  
CHAPEL HILL 20510  
Ft Lauderdale, Florida  
33301