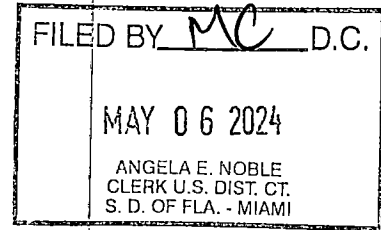


May 3, 2024

Southern District of Florida
Wilkie D. Ferguson Jr. US Courthouse
400 North Miami Avenue
Miami, FL. 33128



RE: Claim No. 205 - Melody D. West - Code BWU4668 - PAR FUNDING
SEC vs. COMPLETE BUSINESS SOLUTIONS GROUP, INC.
CASE NO 9:20-cv-8205-RAR

Dear Your Honor:

This letter is my filing of an objection to the Receiver's Determination of zero amount to myself.

I have sent so many documents in attesting to the validity of my claim. I am resending the pertinent documents.

I am a retired court reporter, and I invested \$250,000 of SEP money on 4/19/2019 with John Gissas of Retirement Evolution. At the same time, my husband, Neal West, a retired police officer, invested \$38,000 of ROTH IRA Money and \$240,000 of IRA money.

The Receiver has acknowledged my husband's funds but not mine. All of the supporting documents were sent in two separate times for both of us, and they acknowledge receipt.

I just want to voice my opinion on the lengthy time these proceedings have been taking. I know that attorneys continue to file motions, which elongates the proceedings, thereby allowing more billable hours. However, investors like myself receive nothing, not even interest. We have had to downsize our home since this event occurred. We never would have invested if John Gissas had not told us it was 100 percent insured through an insurance policy with Euler Hermes, which was shown to us personally by John Gissas.

I am 74 years old, and my husband is 76. It seems like this proceeding will "never" end with all the additional motions put forth each day. If there is any way to expedite this court proceeding to the betterment of us investors who have lost so much, it would be so very much appreciated. This has been very stressful on our family, and now we find my husband with an abundance of medical conditions to also deal with.

Thank you in advance for your consideration.

Melody D. West - Investor - \$250,000.00
936 Akin Way, The Villages, FL. 32163
Phone: 262-442-9333
Email: melwestcr@gmailcom

SEC v. Complete Business Solutions Group
Case No. 9:20-cv-81205-RAR

NuView IRA - Processing Office
280 S. Ronald Reagan Blvd., Suite 200
Longwood, FL 32750
P: (844) NuViewIS | F: (407) 571-9541
E: documents@nuviewira.com



Transfer Form

Use this form to transfer funds directly from your existing IRA to your NuView IRA.

PERSONAL INFORMATION

Name (Your name as it appears in your plan) <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input checked="" type="checkbox"/> Mrs. <input type="checkbox"/> Dr. <u>MELODY D. WEST</u>		Social Security Number <u>392-44-3246</u>
Legal Address <u>2972 Amherst Way</u>		City, State, Zip <u>The Villages, FL 32163</u>
Phone <u>262-442-9333</u>	NuView Account Number (if applicable)	

CURRENT CUSTODIAN/TRUSTEE

Name of Custodian/Trustee <u>Fidelity Investments</u>		Account Number <u>490-942787</u>
Transfer Department Address <u>P.O. Box 770001</u>		City, State, Zip <u>Cincinnati, Ohio 45277</u>
Phone Number <u>800-343-3548</u>	Is this an Inherited Account? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Type of Account <input type="checkbox"/> Traditional <input type="checkbox"/> Roth <input checked="" type="checkbox"/> SEP <input type="checkbox"/> Qualified Plan <input type="checkbox"/> HSA <input type="checkbox"/> ESA <input type="checkbox"/> SIMPLE

TRANSFER DETAILS

<input checked="" type="checkbox"/> Option One: Cash Transfer <input type="checkbox"/> Complete (liquidate and send all proceeds) <input checked="" type="checkbox"/> Partial - Send ONLY \$ <u>250,000.⁰⁰</u> Please send cash via: <input type="checkbox"/> Check <input checked="" type="checkbox"/> Wire	<input type="checkbox"/> Option 2: In-Kind Transfer (NuView will not accept in-kind transfers of publicly traded securities) <input type="checkbox"/> Complete (Send all assets listed below and cash) <input type="checkbox"/> Partial - Send ONLY the assets listed below Please send cash via: <input type="checkbox"/> Check <input type="checkbox"/> Wire
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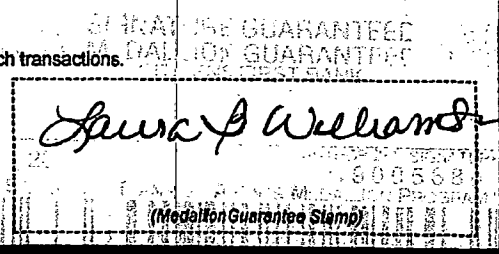
How would you like this request sent to your current custodian? Certified mail (no charge) Overnight Mail (\$30)

Asset Description	Amount

SIGNATURE AND ACKNOWLEDGEMENT

- I hereby agree to the terms and conditions set forth in this Account Asset Transfer Authorization and acknowledge having established a self directed account through execution of the account application.
- I understand the rules and conditions applicable to an Account Transfer
- I qualify for the account transfer of assets listed in the Asset Liquidation above and authorize such transactions.

Your Signature: Melody D. West
Date: 4-19-19



ACCEPTANCE OF RECEIVING CUSTODIAN

Pursuant to a limited written delegation NuView Trust Company as Custodian ("Custodian"), has authorized NuView IRA, Inc. to sign this form on the Custodian's behalf to verify the Custodian's acceptance of the transfer, rollover or direct rollover described above and agreement to apply the proceeds upon their receipt, to the Account established by NuView IRA, Inc on your behalf. NuView Trust Company ASSUMES NO TRUST OR FIDUCIARY OBLIGATIONS TO YOU AS IT HAS NO INVESTMENT CONTROL OVER YOUR FUNDS AND ACTS ONLY AS A CUSTODIAN OF YOUR ACCOUNT.

NuView IRA, Inc on behalf of Custodian, NuView Trust Company

By: _____ Date: _____ Account #: _____

Type of Account
 Traditional Roth SEP SIMPLE HSA ESA
 Qualified Plan Beneficiary/Inherited

Melody West
Claim 205

Case No. 9:20-CV-81205-RAR

Appendix D: Notice of Acceptance

Retirement Evolution Insured Income Fund LLC
A Delaware Limited Liability Company

\$50,000,000 AGGREGATE AMOUNT 8%, 9%, or 10% PROMISSORY NOTES

500 UNITS OFFERED

\$100,000 to \$499,999 principal amount one-year 8% promissory note
\$500,000 to \$1,499,999 principal amount one-year 9% promissory note
Above \$1,500,000 principal amount one-year 10% promissory note

Offering Price: \$100,000 Per Unit

Minimum Subscription: One Unit

NOTICE OF ACCEPTANCE

Investor: Melody West

Number of Units: 25

Date of Acceptance: 11/19/15

The subscription by the above referenced investor for the above referenced number of Units being offered by the Company in accordance with the terms and conditions provided by the offering documents furnished to the investor is hereby accepted as of the date set forth above.

Retirement Evolution Insured Income Fund LLC

By: John Gissas
John Gissas, President

Case No: 9:20-cv-81205 RAR

Appendix C: Form of Promissory Note

THIS NOTE HAS BEEN MADE FOR INVESTMENT PURPOSES ONLY AND NOT WITH A VIEW TO OR FOR SALE IN CONNECTION WITH THE DISTRIBUTION THEREOF AND HAS NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED (THE "ACT"). THIS NOTE MAY NOT BE SOLD, TRANSFERRED, OR ASSIGNED ("TRANSFER") UNLESS IT IS SUBSEQUENTLY REGISTERED OR AN EXEMPTION FROM SUCH REGISTRATION IS AVAILABLE AND THE MAKER CONSENTS IN WRITING TO SUCH TRANSFER.

RETIREMENT EVOLUTION INSURED INCOME FUND LLC
A Delaware Limited Liability Company

\$50,000,000 AGGREGATE AMOUNT 8%, 9%, or 10% PROMISSORY NOTES

500 UNITS OFFERED

\$100,000 to \$499,999 principal amount one-year 8% promissory note
\$500,000 to \$1,499,999 principal amount one-year 9% promissory note
Above \$1,500,000 principal amount one-year 10% promissory note

Offering Price: \$100,000 Per Unit

Minimum Subscription: One Unit

Certificate No.: _____

Issuance Date: 4/19/2019

Principal Amount: \$ 250,000

Maturity Date: 4/30/2020

Holder: Melody D. Weiss

Interest Rate: 9%

Date: 4/19/19

M Gmail

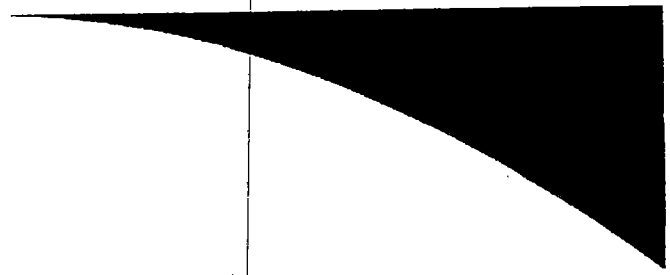
Case No. 9:20-cv-81205-RAR 5/1/19

SEP
Mel
250,000
melwestcr@gmail.com

NuView - Funds Transfer Request Submitted

IS Team Documents <documents@nuviewis.com>
To: "melwestcr@gmail.com" <melwestcr@gmail.com>

Wed, May 1, 2019 at 5:50 PM



Account No: 9938196

Melody West:

We have received your request to transfer funds into your self-directed IRA and have submitted the request to Fidelity Investments. Below you will find the details and tracking information (if applicable).

Client Name: **Melody West**

Account # **XXX8196**

Transaction Type: **Transfer In (Cash)**

Amount: **\$250,000.00**

Submitted Via: **Fax**

Tracking Number: **877-236-4162**

STATUS

Submitted

Transfer times can vary depending on the transferring institution and we recommend you contact Fidelity Investments directly to request an expeditious transfer. NuView will follow up on your behalf if the transfer has not been received within 10 business days.

Feel free to contact our office at 407-367-3472 with any questions.

*Melody Dawn West
Claim 205*

*SFA vs Complete Business Solution
Case No. 9:20-cv-81205-RAR*

FIDELITY BROKERAGE SERVICES LLC
P.O. BOX 145421
CINCINNATI, OH 45250-5421



SP 01 006041 45154 E 19 ASNGLP
BGZTLWBBBHLLS

FMT CO CUST IRA SEPP
FBO MELODY DAWN WEST
3383 E HUNTER LAKE RD
CONOVER WI 54519-9245

May 02, 2019

006041 1/1

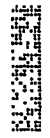
Bank Wire Confirmation

Fidelity Account Number: XXX-XX2787
Transaction Reference Number: 57648892
Fed Reference Number: 0502B1QGC05C002605

Please review your recent bank wire disbursement information below.

If you have any questions or believe this bank wire was processed in error, please call a Fidelity Representative at 800-544-6666, 24 hours a day, seven days a week.

Date of Transaction: May 02, 2019
Bank Wire Amount: \$250,000.00
Bank Name: IBERIABANK
Bank Routing Number: 265270413
Bank Account Number: XXXXXXXXXXXX8196
Recipient: MELODY DAWN WEST



550 v. Complete Business Solutions Group

*MELODY West
Claim 205*

Case No. 9:20-cv-81205-RAR



Melody West SEP IRA

Account Number
9938198

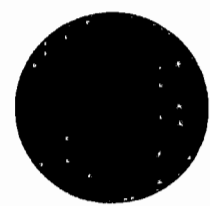
Statement Period
January 1, 2024 to
March 31, 2024

Portfolio Summary

Portfolio Report Category	Market Value	Percent of Market Value
Debt Offering	\$250,000.00	57.49%
Limited Liability Corp	\$184,800.00	42.50%
Total Investments	\$434,800.00	
Cash	\$47.87	0.01%
Grand Total	\$434,847.87	

*Balance
3/31/24*

Market Value by Portfolio Report Category



- Debt Offering - 57.49%
- Limited Liability Corp - 42.50%
- Cash - 0.01%

*Bought with
Retirement Evolution
on 6/3/2019*

*"No" interest
Received*



Melody West SEC v. Complete Business Solutions
Case No 9:20-CV-81205-RAR My Profile Billing Log Off

HOME ACCOUNT DETAILS TRANSACTION HISTORY STATEMENTS/TAX FORMS

Below is most recent information we have on file for this holding in your account. As a reminder, market values listed below may not reflect current valuation. Market values are updated as they are provided to our office. If no updated valuation has been provided, market values may reflect original purchase price.

If this information does not appear to be correct, contact our office immediately.

Holding Information

Account	9938196 - Melody West	CUSIP	DOREINSR9
Asset Description	Retirement Evolution Insured Income Fund	Asset Type	Debt Offering
Deposit Code	134747	Maturity Date	4/30/2020

Holding Value Information

Market Value	\$250,000.00	Value per Unit	\$1.00
Value Last Updated	4/11/2023	Units Held	250,000.00000000
Book Value	\$250,000.00	Purchase Date	6/3/2019
Interest Rate	9.0000%		

Asset Contact Information

Contact Name	Contact Phone
Contact Company	Contact Email
Contact Address	Contact Fax

ADDRESS: 280 S. Ronald Reagan Blvd Longwood, FL 32750
PHONE: (407) 367-3472 TOLL FREE: (877) 259-3256 FAX: (321) 926-1156

Copyright © 2016 NuView Trust Company, Inc.

MARKET VALUES MAY NOT REFLECT CURRENT VALUATION: NuView Trust Company, Inc. updates market values as they are provided. If no updated valuation has been provided to NuView Trust Company, Inc., market values may reflect original purchase price.

NuView Trust Company, Inc. IS NOT A FIDUCIARY: NuView Trust Company, Inc.'s role as the administrator of self-directed retirement accounts is non-discretionary and/or administrative in nature. The Accountholder or his/her authorized representative must direct all investment transactions and choose the investment(s) for the account. NuView Trust Company, Inc. has no responsibility or involvement in selecting or evaluating any investment. Nothing contained herein shall be construed as investment, legal, tax or financial advice or as a guarantee, endorsement, or certification of any investments.

SEC v. Complete Business Solutions

Case No. 9:20-cv-81205-RAR

December 4, 2023

Epiq Corporate Restructuring, LLC.
P. O. Box 4470
Beaverton, OR. 97076-4470

RE: Claim No. IM2ZQ5GD67. Melody West - Code BWU4668 - CLAIM NO. 205

Gentlemen:

Attached please find the copies of the original documents I sent to your firm in support of my investment in the amount of \$250,000.00 with the PAR FUNDING GROUP. These documents were sent to you on February 21, 2023, USPS Tracking No. 9410803699300158320465 and signed by S. Rhyne on February 27, 2023.

- 1). I did a \$250,000.00 transfer from my Fidelity Account into NuView (SEP money) on April 19, 2019. The entity was Retirement Evolution Insured Income Fund, representative John Gissas.
- 2). I have had to report this \$250,000.00 each year since then to the government and take out my required minimum distribution to cover this investment. Since I could not take money out of NuView (the amount stood on their books but no money in it from PAR), I had to take money out of other investments at Fidelity to cover these amounts so I would not be fined by the IRS.
- 3) All of the documents you requested verifying this amount were sent to you on February 21, 2023, in a packet along with my husband Neal West's claims against PAR Funding for both his IRA and his ROTH accounts. I received Acknowledgment of Receipt of Proof of Claim against Par Funding (Case No. 20-CV-81205-RAR), Claim No. 205, for my claim of \$250,000.00.

I now received your packet of information in the mail stating that I did "not" send you the required documentation. I would like you to review your records and correct this. I complied with all the requirements in your letter to the investors. The \$250,000.00 is still sitting on the books of NuView Trust, but there is "no" money there to take out for my Required Minimum Distribution.

As you can imagine, this has been a difficult situation for us. I am 74 years old, and my husband is 76. This money was to be used for our retirement.

I do thank you in advance for correcting your Determination in my situation. I received absolutely "no" money back on this \$250,000.00 investment to date. I can be reached by the telephone number below. I have been trying to reach someone with your group but have had no success.

Yours very truly,

Melody D. West
936 Akin Way
The Villages, FL. 32163
Phone: 262-442-9333

Melody West's

SEP v Complete

Business Solutions

Case No 9:20-CV-81205-PAR

February 21, 2023

Par Funding Receivership Claims Processing Center
%Epiq Corporate Restructuring, LLC.
P. O. Box 4421
Beaverton, OR. 97076-4421

RE: CLAIMANT DOCUMENTS FOR NEAL P. And MELODY D. WEST

Gentlemen:

Please find enclosed the following documents relating to the PAR FUNDING CLAIMS:

- 1). MELODY D. WEST - SEPT ACCOUNT - **\$250,000.00**
W-9 Form
Change of address form. Executed
Proof of Claim Forms
Subscription Agreement
Nuview Trust Documents pertaining to Melody's SEP account
Copy of Certificate of Insured Investment
- 2). NEAL P. WEST - IRA ACCOUNT - **\$240,956.20**
(ALL OF THE SAME DOCUMENTS AS LISTED FOR MELODY WEST)
- 3). NEAL P. WEST - ROTH IRA ACCOUNT - **\$38,898.66**
(ALL OF THE SAME DOCUMENTS AS LISTED FOR MELODY WEST)

Thank you in advance for following up on these matters. These are our "life savings," so we are very appreciative of all you are doing.

Please acknowledge receipt via Email at melwestcr@gmail.com or by texting me at 262-442-933 to accept these documents.

Yours very truly,

NEAL P. WEST
MELODY D. WEST
936 Akin Way
The Villages, Florida, USA. 32163

PRESS FIRMLY TO SEAL



PRESS FIRMLY TO SEAL



**PRIORITY[®]
MAIL**

This package is made from post-consumer waste. Please recycle - again.

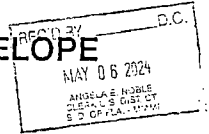
- Expected delivery date specified for domestic use.
- Domestic shipments include \$100 of insurance (restrictions apply).*
- USPS Tracking[®] service included for domestic and many international destinations.
- Limited international insurance.**
- When used internationally, a customs declaration form is required.

*Insurance does not cover certain items. For details regarding claims exclusions see the Domestic Mail Manual at <http://pe.usps.com>.

** See International Mail Manual at <http://pe.usps.com> for availability and limitations of coverage.

FLAT RATE ENVELOPE

ONE RATE ■ ANY WEIGHT



TRACKED ■ INSURED

To schedule free Package Pickup, scan the QR code.



PS00001000014

EP14F July 2022
OD: 12 1/2 x 9 1/2



USPS.COM/PICKUP