

20 CV 81205

4/30/24

U.S. District Court  
Southern District of Florida

attn: Clerk of the Courts  
400 North Miami Ave.  
Miami, FL 33128

REC'D BY <u>EB</u> D.C.
MAY 24 2024
ANGELA E. NOBLE CLERK U.S. DIST. CT. S. D. OF FLA. - FT. LAUD.

To whom it May Concern:

RE: JOSEPH BOWEN - claims # 351 and claim 273

Validation Code BFM 8168 NOD ID 751

• MY NEW ADDRESS IS - 1 HORSESHOE LANE - MULICA HILL NJ 08062

I am sending my response in accordance with the latest Court filing before May 7, 2024. I submitted objection to the Receiver's Notice of Determination and have not received an answer, to why they came to their decision.

As my Claim still under review?  
This is almost 4 years of waiting for my return of principal \$275,000 minus approx. \$7,337.34 in interest payments.

I would like to explain the following:

The receiver has acknowledged that I invested \$275,000 (see exhibit 15 - court filing CASE 9:20-cv-81205 RAR - Document 1843 dated 4/22/2024

The receiver desires to punish investors by deducting interest paid to them for any previous investments

NEW  
ADDRESS

JOSEPH BOWEN  
JOEBOWEN@GMAIL.COM  
• 1 HORSESHOE LANE  
MULLICA HILL NJ 08062

With PAR or ABFP, the receiver claims that many investors rolled over previous investments into newer PAR investments at the expiration of each contract. Please be advised that I did make previous investments with PAR using my Roth money and these funds were never rolled over.

Please note that I also used Roth money for Pillar 7 life settlements. My wife also invested her Roth money in Pillar 7 totaling \$65,992.73. I have been informed that the Pillar 7 fund is a total loss. Will this loss amount be deducted from the interest we were paid?

The \$275,000 that is the subject of this claim, I obtained by cashing in 3 insurance investments with Crash Proof. The total funds were \$302,000 and was reduced to \$275,000 because of taxes. I was using these funds to purchase a new home at Weathersley in Swedesboro, NJ. We invested \$275,000 with PAR at 12% to recover some money we lost in taxes.

This money was not rolled over from any investment with PAR or Better Financial Plan. After receiving some interest payments, we were contacted by Dean Vagnozzi that PAR could not make additional payments because of COVID shutdown. The next day I was contacted by Amy Berlin and Linda Schmidt who told me they were investigating ABFP, then SEC took over ABFP.

Please send a detailed answer.

Thank you  
Page 2 of 2

856-589-0080

Joseph Bowen  
JOEBOWEN@GMAIL.COM



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