

Karin Marshall
6811 NW 4th Street
Margate, FL 33063

March 10, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Ft. Lauderdale, FL 33301

RE: Karin Marshall

Dear Judge Zloch,

I would like to thank you for the opportunity to write this letter and give you an idea of who I am and not just what I did. Words can't express my deepest regrets for what I have done. There isn't a day that goes by that I don't wish I could go back in time and make different choices. There is no excuse for my actions, I take full responsibility for everything I have done and I am tremendously grateful for the ability to make it right and for that I thank you.

The things that I'm about to tell you don't excuse my actions in any way; however, they will help you to understand me as a person and maybe help you give me the most suitable punishment for my actions.

I had a very difficult childhood, for as long as I can remember I never had any parental support, structure or guidance. My mother was clinically depressed and my father was a work-a-holic and recovering gambling addict. I remember as a young child my mother sleeping all day long and my father would be gone until late at night. I always longed for my parents to be "normal" like everyone else's parents were. I used to act out as a child, everyone says for attention, which it probably was, but when I think back as an adult it's very unclear to me. I remember after my parents separated things changed drastically for the worse. My mother who never had to work suddenly was in the car business making lots of money and socializing with all the wrong people. Soon after I remember her coming home with all sorts of people and her drug use and sales of drugs became more and more apparent. I wanted desperately to live with my father, but that's a hard decision for a child to make to a judge. So, finally my father

had enough evidence to have DCF step in and have me removed from her custody. My mom was in and out of jail for the next 10 years, which I think I spoke to her maybe 3 or 4 times during that time.

It was difficult living with my father and step-mother, I don't think they were ready to deal with me and all my issues. I was very rebellious, but still a good kid. All I really wanted was for parents that took interest in me and help me to develop my natural talents. Even though my childhood was horrific and the images of drugs are still embedded in my memory, I'm grateful for the experience because everyday it helps me to be a better mother to my children. I learned first hand what NOT to do, unfortunately I have had to figure what I should do.

During my early adult life I struggled greatly, I wanted acceptance from my father mostly. Money seemed to always be the answer, at least that is what I saw. I remember "buying" love from people around me, that if I gave them things they wanted they would love me more. It seemed the more successful I appeared, the more my family wanted to be around me. I was very jealous of my father and step-brother's relationship. I truly believe that my distorted image of love and money is what got me into this mess in the first place. It has taken me years to really understand me and why I did what I did.

I have had three beautiful children (Vanessa 12, Taylor 9, and Brandon 7) and have been married twice. My first marriage came about during my pregnancy with my son Brandon. We figured we needed to get married and try to make our relationship work. I put a lot of effort into that marriage, but unfortunately I was married to a very selfish man. I had created a monster with my distorted idea of love. He had come from a very simple life with a mother in a wheel chair and a younger sister. It seemed the more I gave him, the worse he got. Finally, it was apparent he didn't have mine or the kids best interest in mind. Instead, his only concern what himself and what material possessions he had. After about 5 or 6 years we separated and have been at odds with each other on and off ever since. After my divorce I was in a very physically abusive relationship for approximately 2 years. This caused a lot of damage not only to me physically and emotionally, but also to my children. He finally was imprisoned for his actions towards us, but has since been released. It has taken me almost 2 years to recover from the affects of what he did to us. My current husband and I have been married for almost 2 years and he is a blessing in our lives. What a difference it makes when you share your life with someone who is honest, sincere, dedicated and truly

wants "you" to be a better person. Since I have met my husband in early 2006, him and I have grown spiritually and emotionally. We have worked hard to bring our family closer and teach our children about life and help them to make good decisions and always think about the consequences to their choices. I am a better mother, wife, friend, and woman as a whole now.

I have struggled with many things in my life, I have made really bad choices and never thought about the consequences just lived in the moment. Now, I must fulfill those consequences for those bad choices I made in the past and make the right choice now to payback for what I have done. This is why I plead guilty to the charges, not because it helped but because it was the right thing to do. I remember right before my change of plea hearing, my husband and I were talking about what I should do. He looked at me and said, "you are going to plead guilty aren't you?" We had just come from church and I had been praying about what I should do. I knew that no matter what I did, it had to be the right choice because I have always made the wrong choice in the past and I wasn't going to do that anymore.

Your honor, I'm truly sorry for the things I've done. I'm truly sorry to my former boss, Michael Pittenger, for abusing my position and stealing the company's money. I know these are just words, but they are sincere from my heart and my actions I hope will show everyone how deeply sorry I am for what I have done. I will do whatever you ask me to do for punishment and repayment. I will do it with a sincere heart and contrite spirit. I will continue to help others to make wiser choices, help them to understand how important it is to think about the consequences of their actions and that their choices affect everyone and not just them.

Thank you in advance for your time and consideration, I pray the Spirit touches your heart that you may see fit for me to not be separated from my family for an extended period of time. I'm terrified of the affects that this will have on my family. My children are my life and I know my actions in the past don't reflect that, but I assure you my actions do now. I have faith in your ability to impose proper sentencing for my actions and for that I have great peace.

Sincerely,

A handwritten signature in cursive script that reads "Karin Marshall". The signature is written in black ink and is positioned above the printed name.

Karin Marshall

Ernest Bowman
6811 NW 4th Street
Margate, FL 33063

March 16, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Your honorable Judge Zloch,

As I'm sure you know, I love my wife very much and this is one of the many reasons I married her. As her and I became friends, I had the privilege of getting to know Karin on a deeper level than any other person. We spent hours talking about life, our struggles, our dreams and anything else that came up. She was going through a very difficult time, as she was trying to get away from an abusive ex-boyfriend. She was very upfront with her situation and continued to tell me she didn't want to involve me as our friendship was very important to her. At that moment in her life, she exuded selfless love even within her own chaos. This quality continues today as she persistently gives of herself to not only her children, but also her family and friends amidst the turmoil of this particular situation.

Karin brings tremendous light to my world and everyone she comes in contact with, as I'm sure you will read in the letters from everyone that has provided and the number of people that will be in attendance at her sentencing. They will show their love and support for her and our family.

Unfortunately, the only image of my wife you have is the one portrayed within the case itself. I am writing this letter to help bring insight on who my wife was and who she is today.

At the time of the offense, my wife was young, immature and still trying to figure her way in life while trying to deal with her childhood and being a mother herself. She was struggling with life and trying to learn those precious lessons that not every child has the opportunity to learn. Those valuable instructions given by parents on making choices, consequences to your actions and how to be a productive citizen as well as other things. To many the decision is obvious, but for her it was hard coming from the home life she grew up in and compounded by her work environment that was engulfed in illegal acts itself. This doesn't justify her actions in any way, but helps us understand where she was and why she may have done what she did.

It seems to me that people in their twenties are in the process of working out the kinks of life, still making mistakes and learning from them. You grow and mature a lot by the time you have reached your thirties, by then you have realized how precious life really is. When I was in my twenties, I made some bad decisions that could have ruined my life. Thank God for two people, my mother and Judge Melanie May, who encouraged me into the right path and provided the boost I needed. Because of the situation I went through, I am able to reach out to others in similar situation and be that boost for them. My wife needs that boost from all of us now as she is dealing with this situation. In the past, she has never had the support like she does now. Instead of being her own boost, she can rely and depend on all of us to help and support her.

As I think of who Karin is, I decided to look up the definition of character in the dictionary. It defined character as the set of qualities that makes somebody or something distinctive, especially the qualities of mind and feeling. Karin didn't stop doing wrong things because someone told her to or because police were knocking on her door, she stopped because she realized what she was doing wrong and began to think about her family and what she needed to do for them. She continues to look positively at life and has a reputation that far outshines this crime. She is not an evil person, nor are her intentions ill against anyone. Unfortunately, Karin didn't have any moral guidance in the early part of her life. I assure you, she has realized on her own what she needs to do and what not to do. She has found light in her life and matured into a loving mother, wife, woman, and citizen in our community.

I don't see how sending Karin to prison benefits anyone, not the victim, the government, her family or even herself. We need to look at the bigger picture of what justice really is. Justice is defined as fairness or reasonableness, especially in the way people are treated or decisions are made. She is a non-violent person and has reformed herself since this crime occurred several years ago. Karin has made a conscience effort to be a productive citizen and protect herself by not engaging in those acts anymore. Your decision on proper punishment for Karin in this particular case is critical and affects numerous good people. Her and I both want more than anything to make right of this situation, I will help and support her in all my capacity. I plead with the court to take into consideration the dismemberment of our family and how it will be detrimental to all of us. If my wife is in prison, she will be unable to work and make the necessary restitution payments to the victim which should and is of the up most importance. I'm sure if asked, the victim would surely not want Karin imprisoned and would rather receive regular restitution payments.

I fear for my family, as this can and will pull us apart. Karin is the bond, the glue that holds us all together. The three children will have to be separated and I will be left with no one. Taylor, who is 9, has a very rare and extreme case of asthma. She is on daily medications and therapy to help prevent these awful attacks. She was just recently hospitalized at Coral Springs Medical Center in the Pediatric Intensive Care Unit for 9 days in March of this year for this very illness. It takes a lot of time and work, that only Karin provides for Taylor. Her Father is not as diligent and thus has caused hospitalizations for Taylor in the past. Vanessa, who is 12, is at a critical age. We

struggle daily with her in making wise choices. Karin has been up front with her daughter regarding this case. She uses it daily to help teach and guide Vanessa, explains how the choices she made is why she is in this situation now. Vanessa needs desperately the love and guidance her mother provides to her, I feel that Vanessa will make a turn for the worse without Karin's daily encouragement and structure. Brandon, who is 7, struggles with emotional and developmental needs. His father does not promote positive parenting thus causing emotional disturbances in both Taylor and Brandon. His immature parenting skills and selfish deeds do not benefit them but do more damage that my wife and I have had to un do on a regular basis. These kids need us, they need good parents not just a father. A mother's role is detrimental to the development of children and the family unit. Without Karin here in the home, our family will suffer greatly and the adverse affects to everyone will be almost unfixable.

At this time, I ask that you give leniency on the sentencing my wife Karin. I know she committed a crime, but since that event she has done everything that is needed to do what is right. She has transformed her ways, rectified what she needed and made a promise to God and everyone around her that she will never, ever do those things again. I know she has truly changed, she is no longer the person you read about in the case. Please, your honor, let my wife have a chance I know you will not regret it. If you had the ability to spend 24 hours with my wife, you will see for yourself who she is. That what the letters you have received are true, she isn't the same person. She has learned from her actions and if in the same situation now she would NOT do it again.

I thank you for reading my letter and I hope God blesses you with the wisdom of King Solomon as you make your decision on sentencing for my wife Karin.

Sincerely,

Ernest Bowman Jr.

Dear Judge,

3-11-09

I am Vanessa Pagan and I am Karin's daughter. I am 12 years old and I go to Margate Middle School. Now as you know middle school is a very hard time in my life. When my mom is gone, I would have to live with my dad and that would be weird.

I mean, I love my dad, I really do but a girl needs a mom when she is growing up. I am a cheerleader for my school and we all know that boys are attracted to cheerleaders. And when that happens what will I do? Go to my dad... No that's crazy.

This is a very hard subject for me to talk about but when my grandma died about a year ago I was a mess. I wasn't myself.

I was failing school and my social life went out the door.

And that was only my grandma, what do you think will happen when my mom leaves me? Also,

I want to go to either Harvard or Yale so I can't let my

grades drop. Especially when I am in advanced classes and in 7th grade.

So if my grades drop, my school

will put me in regular classes and that won't help me get a scholarship. Anyways, my mom is my idol. Even though I have a different personality than her, I still always look up to her. I always talk about her, I remember when I was going to Shark Valley with the young men & women with my church, I said no my mom won't let me and I even called her just to say that I loved her. My mom might have made some really ~~bad~~ ~~wrong~~ choices in her life but I know that my mom is a different person than from a couple of years back. She really does try in everything that she does and she has a lot of people who love her and don't want her to leave. Also, I am always smiling and looking happy, but most of the time ~~and~~ it's fake. I'm always thinking of what will I do when she is gone. And when someone has ~~has~~ something good, they don't realize it until it's gone. People take life for granted. You're supposed to live today and hope for tomorrow and forget about yesterday. I really was hoping that you wouldn't have to make my mom go to jail. Yes, I know what she did was wrong but I really do need her. I love her too much. I know some

times, well a lot of the times, I don't show it. But I do love and need her. I will not hate you or dislike you or even hold a grudge against you ~~but~~ if you do send her to jail. I know you have to do what you have to do but I just can't let her go. She is just too important to me. Isn't it weird how when something happens to someone you see life in a different perspective and you just seem to care about that person a whole lot more but when life is normal, you seem to ignore that person and not even notice them and push them out of your life? Well to me, it's crazy but so true.

-Vanessa Pagan-

Van Pagan

**Robert F. Lake, Jr.
Rolain M. Lake
3757 N.W. 5th Avenue
Boca Raton, FL 33431**

March 17, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Ft. Lauderdale, FL 33301

RE: Karin Marshall

Dear Judge Zloch:

My name is Robert F. Lake, Jr. and this letter is being sent to you as a letter of character on behalf of Karin Marshall who is coming before you for sentencing for one count of wire fraud to which she pled guilty about 5 years ago.

I have known Karin for over two years and my relationship with her is somewhat different than the average friendship or acquaintance. When I first met Karin, I was serving as the stake president of the Pompano Beach Florida stake of the Church of Jesus Christ of Latter-day Saints (Mormon). As a means for you to relate to this position in the church, this lay calling is in many ways similar to the responsibilities of a bishop in the Catholic Church as I had responsibility for eight church units comprising nearly 3,500 members from northern Broward County to Riviera Beach. Part of that responsibility includes interviewing members of the church for service in various responsibilities, serving as a "judge in Israel" as such through interviewing those who have transgressed the commandments and who are seeking to be worthy members of the church and counseling those who are having difficulties in their lives. During such interviews, members are open and honest as they seek to reform their lives to live in a way that is within the bounds the Lord has set and in a way that they can be happy and at peace. Though I was released about 7 months ago, having served 9 years as stake president, and having been called to another position in the church, my experiences with Karin and my impressions of her have caused me to write this letter.

Having the opportunity to meet with and interview Karin on a couple of occasions, I found that she has always been open and honest. She has conformed her life over these past two years to be in harmony

Page 2

with the laws and commandments and doctrines of the Church of Jesus Christ of Latter-day Saints, some of which includes being honest, obeying the law of tithing, sacrificing some of her time to serve in the church and has made a covenant to keep the law of chastity - being true to her husband. I had the opportunity to marry Karin and her husband, Shiloh and know that she has been true to him and he to her. In today's world, the effort required to be successful in keeping such covenants is difficult at best, yet Karin has been successful to this very day. This effort is not for the weak but requires faith and diligence. Karin exhibits both of these qualities and has the support of a husband, children and church family to help her. Her service in the church allows her to touch lives and lift those who need lifting through her loving manner of supporting and empathizing with others.

Karin's lack of judgment came years ago and she recognized that she had done wrong, knowing that there would be consequences for her actions, My personal conviction is that, if presented with a similar situation today, she would rather lose her life than do anything like she did in the past.

The Lord recognized that as His children here on the earth, we would make mistakes as we struggle in this life to obey the commandments as we strive to return to His presence - and thus He has given us the doctrine of repentance. This doctrine allows those who make a mistake to be restored as if that mistake had not been made if they are willing to confess, make restitution, if that is possible, never repeat that same mistake (otherwise they are not truly repentant) and most importantly, have a change of heart that causes them to move away from such things in the future. While sometimes repentance requires church discipline, such discipline is never punitive - punishment simply for the sake of punishment - but is to help the individual understand that a change of heart is necessary. Often, the individual has this understanding when they come forward and so, discipline could be nothing but punitive and not serve as a means towards repentance.

I believe that, in essence, this is the intent of the justice system of the United States. While punishment is often necessary as a means of reformation, punishment is also often punitive. In many, many cases such punitive punishment is justified and reasonable.

However, there are times when a reformation has taken place, restitution can or has been made and a change of direction in life has taken place - all without the need for actual punishment. I believe that Karin Marshall is an example of such a situation.

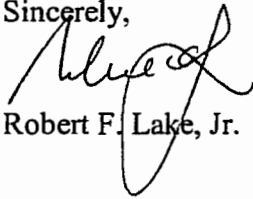
I would therefore ask for your consideration in providing leniency as you consider her sentence. Her mistake is in the past 5 years - longer than many would have served incarceration for her crime and I know that she has not had a day go by where her actions have not weighed heavily upon her mind. While sentencing her to any time at all in jail might provide some type of justification to someone, such

Page 3

punitive action will not cause her to reform - she is a far better person now than are many people who do not face such a possibility and will serve no purpose that would seem to make sense. And though there may be sentencing guidelines, I would hope that the law would provide a judge with the ability to use his own heart and mind to balance the law with the life of someone reformed for life - which I believe satisfies the goal of the justice system envisioned by those who founded this great system.

Thank you for your indulgence in this consideration. There are many who pray that you will be blessed with inspiration and wisdom as you deliberate this most important matter which will affect the lives of many. Thank you for your dedicated service to the people of South Florida.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert F. Lake, Jr.", written in a cursive style.

Robert F. Lake, Jr.

THE CHURCH OF
JESUS CHRIST
OF LATTER-DAY SAINTS

COCONUT CREEK WARD
POMPANO BEACH FLORIDA STAKE

March 15, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

The Honorable Judge Zloch,

I became acquainted with Karin Marshall approximately four years ago and have served as her ecclesiastical leader for the past three years. During this time, Karin has been an example of charity and kindness to members of the church and community.

As I counsel with people, I am shocked by how many rationalize their wrong doings. My son attends Cardinal Gibbons High School where they continually encourage the building of character. For me, character is refined by life experiences and exposed during difficult times. In these trying times, Karin has never hid from her actions, but instead has accepted responsibility for her dealings. She has been anxious to make things right before God, knowing that meant being honest in her plea and being subject to sentencing. The probably of incarceration never clouded her judgment or swayed her decision to do the right thing. In short, she has shown the type of character we are trying to teach our children.

If you were to drop by Karin's home, you would most likely find an extra person or two for dinner or a bed made up on the couch for a friend who is down on their luck. As long as Karin has food in the cupboard and a roof over her head, she will share it with others. Her heart is as big as the Grand Canyon and her home is always open to anyone in need.

To a prosecuting attorney, Karin might seem like an easy case to pad a resume. She committed a crime and plead guilty. After the sentencing, I imagine they will go back to their office, congratulate each other and celebrate the conviction. Then the case will be reduced to a file in a cabinet. But for those who know Karin, they will have lost a

supporter, a confidant and an example of good Christian values. For her children, they will have lost a mother who works hard to instill Christ-like attributes in their hearts.

Normally, I am the first person to advocate consequences for bad behavior; however, in Karin's case I don't think it is necessary. I have seen the sorrow she has carried for her action and have watched her serve God by serving others. I have seen a penitent woman humble herself before a court willing to accept whatever sentence is given.

Your Honor, I have never before addressed this court and would not do so now if I thought Karin was a threat or of potential harm to any person. However, I have seen her heart in action and am certain she is not. I confidently pledge my support in asking that you be lenient in the sentencing of Karin Marshall.

Sincerely,

A handwritten signature in cursive script that reads "Allen Evans".

R. Allen Evans
Bishop

2228 N. Cypress Bend Drive, Apt 504
Pompano Beach, FL 33063

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

March 15, 2009

To the Honorable William J. Zloch:

My name is Frances Bushman and I am currently a homemaker expecting to adopt a baby girl in May. I have known Karin Marshall for nearly two years and it is a pleasure to have her as my friend.

Karin is a kind, gentle person; always ready to help and willing to serve in whatever capacity she can. I got married just over a year ago. My husband and I did not have very much money or time to plan things and so Karin stepped in. With the help of another friend she organized a bridal shower for me and even volunteered her home. She provided all of the food and decorations. Were it not for her efforts I would not have had a shower and been able to enjoy that wonderful time. Since then she has been a constant source of friendship and counsel. I have seen her befriend and embrace others in such a way, especially at church where she serves faithfully and diligently. I have even see her open the doors of her home for a friend who would have otherwise been homeless without her help.

I am aware of the count of wire fraud with which Karin has been charged. Your Honor, I have to say that whoever the person was who committed that crime no longer exists. The Karin that I know would never involve herself in such behavior. The Karin that I know sacrifices all that she has in order to protect her husband and children. She strives to set a good example for her children. She is a generous and intelligent God-fearing woman. She lives the gospel of Jesus Christ and works to teach others of Christ's love for them. She is a woman that made a mistake and has since repented of it and the charges recently brought against her have been a test of her faith, patience and self-confidence. While she has faith that this shall pass she fears the consequences her time in prison will have on her children. She is spending as much time with her family as she possibly can, but nothing will be able to undo the damage that so much time away from them will surely cause.

I am writing this letter to ask the court for leniency on Karin's behalf. With all due respect, your Honor, the world is fast becoming a dangerous place. It would be a shame to see what would happen to this wonderful woman's children without the love and good influence of their mother. Of the few things that Karin has told me of her predicament, it is clear to me that she is remorseful for what she has done. Is it really fair to tear her from the arms of her ailing child for a mistake she has long since paid for by her

own guilt? Is it right to make her family and friends pay with pain and suffering a crime committed during a dark hour of a life now filled with joy and love and faith and light?

Your Honor, Karin Bowman (Marshall) is one of the most honest and honorable women I know. I am sure that you can see in her countenance that beauty that comes from faith and love and compassion. I beseech the court on her behalf. I pray that you will be guided to make the right decision asking that you also consider the impact this decision will have on her family. I thank you for your time.

Sincerely,

A handwritten signature in cursive script that reads "Frances Bushman". The signature is written in black ink and is positioned above the printed name.

Frances Bushman

4103 W Atlantic Blvd #405
Coconut Creek, FL 33066

March 7, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Honorable Judge Zloch,

My name is Kristen Andersen, and I am writing to you as a friend of Karin Marshall. It has been my honor to serve alongside her in various capacities as members of our church as I have come to see what an outstanding woman, mother, and friend Karin is. I hope that you will take into consideration my insights into Karin's character and contribution to the lives of those around her in light of her approaching sentencing.

I have known Karin for about two years, since the time that my husband and I moved to Florida from Michigan. We met at church through our service organization for women, the Relief Society, and quickly found that we had a similar commitment to being women of high moral character and service to others. What struck me the most about Karin was her strong desire to do good and to keep changing for the better. As I have gotten to know her, I have learned much about her upbringing and past. She has been very open with me, with other close friends, and with ecclesiastical leaders about the mistakes she has made and her desire to correct them. Karin has recognized that she can make different choices with her life, and I see that her heart has changed to become devoted to serving others, especially through church and in her family.

Karin stands as an example of strength and service to so many women at church. For several months she took on the responsibility of being the Home, Family, and Personal Enrichment Leader, planning activities for the women in the Relief Society. As a former Relief Society presidency member responsible for overseeing the Enrichment program, I can attest to the work, detail, and love that Karin put into planning these activities. She saw them as opportunities for women to come together to learn, serve, and socialize, and she found joy in performing that service.

Now Karin serves in several capacities with children, and it has been an integral part of their growth. Karin teaches Sunday School for children ages 6 to 7 whose minds are very

impressionable and open to learning about principles of right and wrong and how to make positive choices. In addition, Karin serves as the Den Mother for the local troop of Cub Scouts. She has opportunities to be a positive role model and teacher for these young boys, not only helping them to learn survival skills but how to be positive and productive contributors to society.

I have benefited personally from Karin's service-oriented lifestyle in my own work in the church as well. As I recently planned a Family History Fair that was open to the community, there was much work involved, and I was quickly overwhelmed with everything to do in a short amount of time. I asked Karin if she would be willing to assist me in my responsibilities, and she was excited to help. She made phone calls to set up refreshments, helped with flyers and workshop ideas, and took on the task of teaching one of the workshops. More importantly, she provided support to me at a time when I needed it, even though she was going through her own difficulties. It was a success that would not have been possible without her help.

Not only does Karin serve in the community, but she lives that life of service in her own home. Recently, when a friend and her two daughters were going through a very difficult loss, Karin and her husband invited this family to stay with them in their home. Even though it made for tight living quarters for a while, this family had a safe and comfortable place to stay while they healed during a difficult time.

The most vital role that Karin plays is as a mother to her three children, Vanessa (12), Taylor (9), and Brandon (7). I have watched Karin work so hard over the past two years to provide a home for her children where they can feel safe and protected, and where they can receive refuge from the declining morals and values in society around them. She has worked to teach them responsibility, honesty, and other principles that we learn at church to help them grow up into responsible young adults. I believe that it will be devastating to her children for her to leave at such a crucial time in their development. Taylor has severe health problems, including asthma that requires somewhat regular hospitalization, and Vanessa is just entering into her teenage years and young womanhood. Karin has shared with me that her own mother was incarcerated when Karin was the same age that Vanessa is now, and she can trace back to that time of being "motherless" much of why she made so many of the poor choices that she did. She fears the pattern being repeated with Vanessa, and I am also extremely concerned about the long-term physical, psychological, and emotional effects that any separation could have on Karin's children.

I am aware of the charge of wire fraud brought against Karin, and my understanding is that the purpose of serving time in prison is not only as a consequence for the crime committed, but for the rehabilitation of the person being sent there. I believe that Karin has truly had a change in her heart, and this change is evident in the way she is choosing to live a better life. She has dealt daily with the consequences of her actions over the past few years as she

has made sure to bring these things to the attention of church leaders, has committed herself to live a financially honest life and has therefore struggled to make ends meet, and as she has faced the threat of being separated from her husband and children for an extended period of time. As a woman with whom Karin has served others, as a friend who Karin has served selflessly, and as a concerned adult in the lives of her children, I respectfully urge you to please consider leniency in Karin's upcoming sentencing. In addition, I humbly submit that you consider home detention as an option in determining how Karin repays her debt to society.

Thank you in advance for considering this information. This is a difficult decision that affects the lives of many people, and I trust that you will be thoughtful and understanding in making this judgment.

Sincerely yours,



Kristen A. Andersen

March 18, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Dear Honorable William J. Zloch,

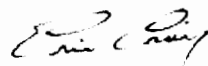
As the former employer of Karin Marshall, I am writing you in regards to the sentencing phase of the case against her.

My name is Eric Craig and I'm the V.P. of Operations for SureFit, a manufacture of custom diabetic inserts located in Coral Springs, Florida. Karin has been an employee of SureFit since October of 2006 and since we acquired SureFit in July of 2007, Karin has been a key member of our accounting team.

In the 2 years that I worked with Karin, I have found her to be dedicated to her work and the company. She worked many weekends assisting us with the transition from the previous software they were using prior to the acquisition and was the most knowledgeable with the new procedures we implemented. When it came to introducing new procedures Karin was the person we relied on to monitor and train other employees. She far exceeded our expectations with her ability to learn our software and understand our procedures and assist with ensuring they were followed.

In my view, Karin Marshall is a very hard working, extremely intelligent individual. I believe she is motivated to take care of our customers and look out for the best interest of our company. I was surprised to hear that Karin is in the position she is in today with the judicial system and I felt it was important for you to know she has been a valuable employee to our company and will be sorely missed. I urge you to consider the most lenient sentence possible.

Regards,


Eric Craig

March 14th, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, Fl. 33301

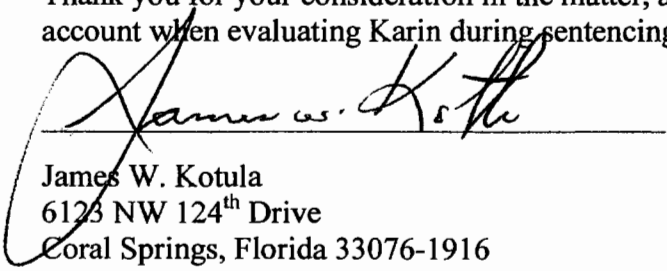
Dear Judge Zloch,

My name is James W. Kotula. I'm a degreed engineer (BSEE) and have worked basically my entire career in the high tech telecommunications industry in development, operations and manufacturing. I became General Manager of SureFit, located in Coral Springs, Florida in November of 2007. SureFit is part of the Hanger Orthopedic Group, Inc. and manufactures custom inserts for therapeutic shoes sold to podiatrists for diabetic patients. My responsibilities are for the daily management of the organization and to improve all operational processes thereby improving the efficiency of the organization as well as customer service.

When I joined the company, Karin was the lead person responsible for our accounts receivable activity. In that capacity she directed two other employees. Overall, everything in her area was under control with no issues needing my attention. During the following year (July 2008) we changed our ERP system to match that of the main organization allowing our financial results to be more easily integrated into the corporate numbers for reporting quarterly results to the SEC. It was during this time when I personally seen how responsible Karin was in ensuring all processes within the accounts receivable area were properly addressed by the new system. Karin not only kept track of her area but also helped in other areas outside her scope of responsibility. If Karin was complete with her work she always asked if others needed her help. Karin was very quick to learn the system and helped train others on the system without being asked. Karin knew the work had to be done and just jumped in and took the extra step and helped. Some people were emotionally distraught over the stress involved with implementation of the new system. Karin simply went and helped those individuals better understand what was happening resulting in a much less stressful environment.

After hearing from Karin about her conviction and some of what it involved, I took the liberty to revisit her resume to see when she worked for the organization where this activity occurred. Knowing Karin does not have a degree in finance nor does she possess a CPA, I must ask, why would someone entertain the thought of making a person so equipped academically responsible to manage a finance department?? A person equipped with the formal academic knowledge (degree and CPA Certified) to manage such a group would clearly understand the fiduciary responsibilities associated with such a position.

Thank you for your consideration in the matter, and I hope that you will take this into account when evaluating Karin during sentencing.



James W. Kotula
6123 NW 124th Drive
Coral Springs, Florida 33076-1916
954-612-4179 (cell)

Daniel Pagan
8700 NW 38th street, 367
Sunrise, FL 33351

March 16, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

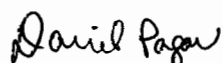
Your honorable Judge Zloch:

My name is Daniel Pagan, I am 32 years old and I work in the Automotive Collision industry. I am a Certified Collision Technician with 13 years in the field. I met Karin through a family member in 1995. I really don't know where I'd be in life if I hadn't met Karin. Her and her family gave me a chance for a job in my current field, which has turned out to be a productive career. We have a beautiful daughter, Vanessa, who is 12 years old and in the 7th grade. Vanessa needs her mother in her life so very much, this age is crucial and Karin is a supportive and loving mother to her. Karin as long as I've known her has always been a great person and giving to others. I've recently had the opportunity to visit her church that she is very active in, because our daughter is also a member there. I'm amazed by how much personal time everyone volunteers at the church for the other members and people investigating the church. I see the difference not only in Karin, but also in our daughter as she is learning crucial lessons on being a virtuous woman.

I look at not only Vanessa, but also Karin's other two children (Taylor and Brandon) because they all need their mom in their lives. I'm aware of the charges against Karin and what she has done. This greatly upsets me, to see such a wonderful person make such poor choices. I can't tell you what punishment Karin deserves because she is the mother of my child and what happens to her will greatly affect our daughter. I never would want to see anything bad happen to her because of this. I do know how much this has already affected her and all of our family, as I have witnessed her current husband asking the members of their church to please pray for Karin and their family. It hurt me greatly to see the pain he was enduring while he spoke about this event with everyone. Karin and I were together a very long time ago, but I can honestly say that I have never seen her happier than I have in the most recent years. I have seen her change her life and focus and truly dedicate herself to being a good person.

Whatever the outcome may be, I know that we will all be praying for her and that God will place her wherever He needs her most. I know for a fact that Karin is not in the same place or frame of mind now as she was when she committed this crime. With that being said, I pray that the court has mercy on Karin and that you see past the crime she is being charged with and see the very caring, heart full person that Karin truly is.

Sincerely,



Daniel Pagan

United States District Court
Honorable Judge William J. Zloch
Southern District of Florida
299 East Broward Blvd. Courtroom A
Ft. Lauderdale, Fl 33301

March 6, 2009

Dear Honorable Judge William Zloch,

My name is Elizabeth A. Castillo. I am a mother of three sons, two are married and one is 17 living at home. I am a teacher by profession. I have taught for 15 years, 10 of which has been in inner-city schools in Broward County School District. I live in Tamarac, Florida. I am a member of the Church of Jesus Christ of Latter-Day Saints. I am presently serving in the church as President of the Young Women's Organization. There are 35 young women on our rolls between the ages of 12 and 18. It is in that capacity I would like to address the matter of Karin Marshall.

I have known Karin for approximately 3 years. We worship together. Karin and her family attend church regularly. Her family sits together and behaves with respect and reverence. Karin has expressed her religious feelings to the entire congregation many times. She approaches her religious belief humbly and sincerely. We have attended Gospel Doctrine classes together. She participated with questions and answers that reflect a desire to improve herself and her family. We have also served others in projects for members as well as for the community. Karin and her family are a strength to our church. However, the best example of who Karin is, is the way her family reflects the teachings of her home. As a teacher, I have often seen the teachings of the homes through the students in my class. From the very beginning of each school year I can depict which of my students have parents who are involved and interested in their education. These are well rounded and have the best chances of having a successful year. Those who lack that influence struggle academically and behaviorally. Karin is actively involved with her children. She works diligently to create a loving, strong and united family.

Vanessa is Karin's 12 year old daughter. She will be 13 in July. Vanessa is a member of the Young Women's Organization. She has a strong character that brings energy and vitality to the group. She volunteers to say the prayers, she befriends the new or lonely girls, she discusses religion in a mature way. She is fun loving. She is a Cheerleader at school and takes AP courses. She is very intelligent and diligent with her classes. She comes to church wearing a tiara, or a brightly colored headband or large black plastic glass frames. She makes mistakes but with a reminder corrects her actions. She will run up and give a hug, or tell you all about her problems. She is drawn to those young women who have problems at home and behave in an inappropriate manner. At first, I thought her influence would be beneficial to those girls. Vanessa could be a good example to them. However, they influence her. Karin keeps a close eye on Vanessa and is a strong force in her life. Karin and I have discussed numerous times our concerns about Vanessa and these girls' influence. Karin is supportive of me and what I am trying to accomplish for Vanessa. She is always close by if I need her in any way. Karin once told me that she has

to work hard every day Vanessa comes home from school to remove the negative influences of the school environment. When Vanessa is in the car going to an activity, biking a trail in the everglades, cooking donuts, writing valentines to children, any place she goes her sentences begin with the words, My mom; My mom said.... My mom made me.... My mom won't let me.... My mom and I are going to... If I get good grades my mom will.... My mom took my cell away because.... My mom said I can have my friends over....Hey mom, can you get me a McDonalds on your way to pick me up, I'm starving.... I have this huge test tomorrow and I need to study so my mom made me get up early.... My mom and I have been talking about my future.... My mom said I need to continue getting good grades so I can get a college scholarship, serve a church mission and become aThe list goes on. To know Vanessa is to know Karin's influence.

Judge Zloch, I am aware that Karin Marshall is charged with one count of wire fraud and that she has pled guilty to the crime. I would ask that the court exercise leniency on her behalf. I ask for Vanessa's sake. She is a young woman entering her most critical years. She needs the loving yet strong influence of her mother. I have seen the results of broken homes at church and in my classroom. Many have parents who are in jail or have been removed from them. These children have so many personal issues that education is the last thing they want in their lives. Often my most important job at church or at school is to comfort these children whose lives are just too difficult for them to handle. Vanessa as well as her other siblings are facing a broken home. Please allow justice and mercy be served in a way that Karin can remain the steadying influence in Vanessa's life.

Respectfully,

A handwritten signature in black ink that reads "Elizabeth A. Castillo". The signature is written in a cursive, flowing style.

Elizabeth A. Castillo
7618 NW 88th Circle
Tamarac, Fl 33321

Mrs. Sherry R. Graham
8220 NW 45th Court
Lauderhill, FL 33351

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Your Honor,

My name is Sherry Graham and I am writing this letter today to ask for your compassion and leniency in the sentencing of Karin Marshall.

By way of background, I have been an active member of the Church of Jesus Christ of Latter-day Saints for the last 30 years and have held many leadership positions. For the last two and a half years I have been the president of the Relief Society, our women's organization. It is in this capacity that I have had the privilege of knowing and working with Karin. Karin has provided volunteer service as our Enrichment Leader and a Visiting Teacher.

I have observed Karin's service and appreciate her attention to detail, creativity, and going the extra mile. Karin's work ethic stems from her deep love for those she serves and the simple satisfaction of helping a person in need. I have observed Karin's generosity and thoughtfulness many times over. Karin has always been willing to give of herself to benefit others with no thought of compensation.

Karin's family is very loving and close knit and demonstrates the family qualities members of our church strive to achieve. Her children are happy and bring great joy to her life. Karin is a doting wife and a loving mother. For obvious reasons a sentence of incarceration would dramatically and adversely affect all their lives, potentially in non-recoverable ways.

The impact of the recent court proceedings on Karin and her family have been dramatic, to say the least. Complete separation for an extended length of time will only add to the family's sadness and make it difficult to rebuild the semblance of a normal life together.

I respectfully request your consideration and compassion in the sentencing of Karin Bowman.

Sincerely,



Sherry R. Graham

4103 W Atlantic Blvd #405
Coconut Creek, FL 33066

March 15, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Honorable Judge Zloch,

My name is Jonathan Andersen. I am writing this sentencing letter out of love and concern for Karin Marshall and especially her children. My wife Kristen and I are close personal friends with Karin, her husband Ernest Bowman (aka Shiloh), and her children Vanessa, Taylor, and Brandon, and have been friends since first meeting them at church in May 2007. My wife and I live just a few minutes from the Bowmans and have spent many days, nights, and holidays with them since we do not have family nearby. If my testimony from the stand would help in any way, I would be happy to testify to what I know.

Professionally I am a software development engineer focused on software security. My employer is Citrix Systems, Inc, a worldwide software development company headquartered in Fort Lauderdale on Cypress Creek Road.

I am aware that Karin has pled guilty to wire fraud, a serious federal crime. Early on in our friendship Karin shared openly with us the circumstances that led to this offense. At the time she told us that it had been resolved, that she had been cooperative with the government, and that she thought that the legal aspect was finished. Apparently it wasn't over.

I have seen the changes in Karin's life as she and her husband have become very involved in church service over the past two years. She has organized big events, educational and social activities for the women in our congregation, where I was also lending a helping hand. I saw her positive impact on young mothers, seniors, and all who came to learn and socialize. These were not little get-togethers but rather significant activities involving dozens of participants. Since we serve together in our congregation, I have also been around the church when she runs regular Cub Scout meetings as a den mother, and seen the growth opportunities she provides for youth. Karin and Shiloh have also reached out to people struggling with marital problems and financial burdens. They have fed and housed people in worse condition financial than them, even as they've struggled to pay their bills.

Kristen and I have been close to the Bowman's daily life and I can testify that their income is meager, that they have struggled financially, but always put the health and safety of their children first. I have seen no signs of any ill-gotten gains from Karin's crime. I have not seen anything to indicate them spending money they didn't earn on their home, car, clothes, habits, etc. I don't know exactly how Karin benefited from the fraud occurring at her employer, but I can see that during the time I have known her she has had no material benefit. The crime was wrong and was not victimless. I have heard Karin's remorse and wish that she had reported it earlier when she first found out about it. Karin expressed this multiple times to me, before she found out that she was still being prosecuted.

My number one concern about the impact of Karin being in jail for a long time is for her children. I have seen myself the difference between when Taylor visits her father's house, and when she is at home with the Bowmans. Nearly every time, Taylor comes back home sick with her asthma, and Karin has to nurse her back to health. I have seen Karin and Shiloh make sure that Taylor takes her medicine, and spend lots of time caring for her when she is not doing well or is at the hospital. Realistically, Karin can't do much about Taylor's health while she is in jail. If Taylor was later taken away from her father because of not being taken care of properly (while Karin is in jail), I believe that would make the situation even worse. Taylor does have good support from Shiloh, who has demonstrated that he will do his best to take care of her health and finances, however, my understanding is that Shiloh has no legal rights at this point. The longer Karin is gone, the more I expect Taylor to suffer health-wise. I am also concerned for Vanessa emotionally as a teenager without the stability of a mother.

I have seen the impact of this offense on her family, while I babysat her children when she was suddenly arrested and taken away. I hope that there is some way for leniency to be extended to Karin in terms of the length of her sentence, the distance from home of the prison, or for at least part of her sentence to be served as home arrest. I can see clear evidence that Karin has changed for the better dramatically from the time when she committed the crime, that she is now the key to her children's health and progression in life, and that Karin makes significant contributions to the local community and has a long-term commitment to continuing to do so. Rehabilitation for her has come through other means besides prison, and the longer she is incarcerated, the more other people will suffer.

Thank you for your consideration.

Sincerely yours,

A handwritten signature in cursive script that reads "Jonathan A. Andersen".

Jonathan A. Andersen

Sanschy M. Merlin
183 Sterling Springs Lane
Altamonte Springs, FL 32714

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Dear Judge Zloch,

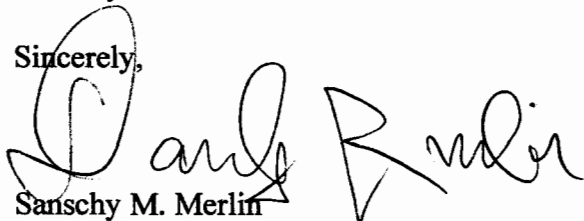
My name is Sanschy M. Merlin and I am writing this letter on behalf of Karin Marshall. I am twenty-five years old and I have a nursing degree from the University of Central Florida. Now I'm currently working as a Registered Nurse on a step down critical care floor at Orlando Regional Hospital in Orlando, Florida. I also have a previous bachelor's degree from the University of Florida in Health Science Education. I must admit that I know little of what issue the court will weigh in considering Karin's sentence, and thus I can only give a view of Karin as I have known her for over four years.

I suppose I should start off by describing how Karin's presence has made an impact in my brother's life. I come from a household with two parents that immigrated to the United States from Haiti in pursuit of a better life. My parents have work hard to raise three children, two boys and a girl. My oldest brother Ernest has had his fair share of what I call "slip ups". Being raised by Haitian parents who strive to provide the best you can imagine their disappointments when their eldest child continuously made mistakes.

I first meet Karin when my brother introduced her to me as his girlfriend. When I first meet Karin I knew there was something different about her. She exudes an ore of a person that was genuine, honest, and easy to talk to. As I went off to college to pursue my nursing career, I would keep in contact with Karin often. She always provided me with advice, words of encouragement, and confidence that I could make it through each difficult semester. Then one day when my brother and Karin came for a visit. They broke the news and told me they were getting engaged. As he continued to date Karin, I noticed the difference in him. Karin has helped my brother to become more focused in his life. Now because of Karin, she has brought a glow into his life that I have never seen. I knew Karin was a right fit when I went to my brother baptism. After he was baptized he gave his speech and in his speech there was a statement he said that stuck out to me. He said, "I have always been a spiritually person but every time I try to talk to someone on a spiritual level no one ever could connect with me until I met Karin."

Now that Karin and my brother are married I have gained a new family, a sister-in-law, nieces, and a nephew. I have seen first hand the bond Karin and my brother have created with the children and I have seen how they are always there for one another. Taylor, the second youngest has a medical condition that causes bronchiole spasms, known as asthma. As a nurse, I have seen how stress in the home can cause exacerbation of a medical condition such as asthma. All I ask of you your honor that the court exercise leniency on her behalf so she can return to her family and in the community she serves.

Sincerely,


Sanschy M. Merlin

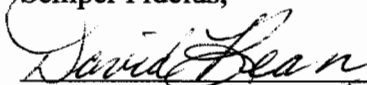
United States District Court
Honorable William J Zioch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, Fl.33301

I am David Bean, and I retired from the practice of law in the state of Utah in 2008. My son and daughter also practice in our small suburban office. I prosecuted for the City of Layton for about ten years, and then pursued a civil practice doing uniform commercial code, and probate litigation until I accepted an assignment as a missionary in the Fort Lauderdale Mission of The Church Of Jesus Christ Of Latter-day Saints where I am still serving with my wife at our own expense.

I have known Karin Marshall for about 9 months and she has told me the facts concerning her behavior resulting in the charge of Wire Fraud. I detect no reservation in her candid assessment of her own bad judgment and acceptance of guilt. Since that time in her life she has joined the church I serve, and I have observed her demeanor, and her willingness to assist others without request, or knowledge of anyone. She willingly accepts assignments, and fulfills them promptly and perfectly, and appears to be a loving parent and wife (in the opinion of my wife who mothered 12 of her own and adopted a baby girl.) Those who associate with Karin and show love and concern for her are exceptionally fine people who are striving to be good citizens, and teach their children to honor their school teachers and obey the rules and honor the older people, and Karin is comfortable with such people. And exhibits an attitude of cooperation and compassion for those who need assistance, or have heavy burdens because of poor judgment or lack of opportunity.

I am deeply concerned about the welfare of her children while she is incarcerated, and of course the durability of her marriage. Though separation from her family is of such monumental import, I believe that Karin has the emotional strength to endure. I support enforcement of the law and know that consequences attach to every breach. But where the guilt is acknowledged, the commitment for repayment is certain to the point of restoration, and the criminal mind has been reformed, perhaps leniency may temper justice, and mercy may have a place in the courtroom.,

Semper Fidelus,


David Bean *March 7, 2009*

Lowell I. Farley
5401 NE 22nd Avenue
Fort Lauderdale, FL 33308

March 11, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

RE: Karin Marshall

Dear Judge Zloch:

I have been acquainted with Karin Marshall for the past several years and have found her to be a loving parent to whom her family is her primary focus, a dedicated church member who is deeply committed to her religious faith and its requirements, and an individual who reaches out to serve her community and church in a variety of activities.

I have watched Karin as she has served as a teacher in the Coconut Creek Ward of the Church of Jesus Christ of Latter-day Saints' Primary organization (which serves children ages 3 to 12 years of age), and as a Den Leader in the Church's Cub Scout program serving boys 9 through 12 years old. She has demonstrated time and again that she is willing and eager to serve the youth under her charge, and to guide and counsel them to develop and practice a positive lifestyle and attitudes.

It is in my considered opinion that little, if any, good would be served in incarcerating Karin now for actions she committed years ago. I sincerely beg the court to consider these circumstances in arriving at an appropriate conclusion to this case.

Very truly yours,

Lowell I. Farley
Second Counselor
Coconut Creek Ward Bishopric
The Church of Jesus Christ of Latter-day Saints

2228 N Cypress Bend Dr Apt. 504
Pompano Beach, FL 33063

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

March 15, 2009

To the Honorable William J. Zloch:

My name is Kevin Bushman and I am a friend of Karin Marshall. I have known Karin and her family for a couple of years from church. We attend the Church of Jesus Christ of Latter Day Saints. It is a pleasure to know Karin. She is so kind and always willing to serve. She is a loving mother and wife and an enthusiastic person. She is always such a pleasure to be around.

I am grateful for Karin, especially for the close friendship she has with my wife. I remember that she hosted my wife's bridal shower in her home. Everything looked beautiful and my wife was so happy. I am grateful for her because without her help my wife would not have been able to have one. I have seen Karin teach and nurture her children and serve others in the church in need of her help. I know that she worked diligently with the scouts and currently teaches in the Church's primary program (the program is for children ages 5-11). She loves to serve and is always doing her best to make everyone around her feel loved.

I am aware of the wire fraud charge being brought against her. While it is a shame that she engaged in this sort of behavior at one time in her life, there is no way she would ever do something like that now. Her life is all about her husband and children and her duty to God. She strives to live the best that she can. She is faithful and honest in her dealings with people. She wants nothing more than to be a good example for her children to make sure that they grow to be honorable, respectful citizens.

I ask the court to show mercy and leniency to Karin Marshall. She is not a person who deserves to be in prison. She needs to be at home with her children and her husband who need her. She should not be confined to a place where she can do such little good for the world. Karin is needed in her community where she can serve and love others and spread the goodness of the word of God. I ask that your Honor consider carefully her sentence, for surely its affects will have far-reaching consequences.

Sincerely,

Kevin Bushman

A handwritten signature in black ink, appearing to read "Kevin Bushman", written in a cursive style.

Isaiah Cummings
410 N. Hyde Park Ave
Durham, NC 27703
Ph: 919 599 6470
Email: isaicummin@aol.com

March 4, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Dear Judge Zloch,

My name is Isaiah T. Cummings, and I am the Landlord for Karin and Ernest Bowman. They have been my Tenants for over two (2) years. The Bowmans have been model tenants for the two-plus years that I have known them. Currently, I am attempting to find some way to allow the family to remain in the home that they rent from me for the stability of the family. I am doing this because I value this family that I have gotten to know as the following:

- Law-abiding
- Spiritually strong
- God-fearing
- Family-oriented
- Charitable
- Responsible

I am aware that Karin has been convicted of 1 count of Wire Fraud but I ask that you to show leniency as she has rehabilitated herself greatly in the time that I have known her. I know that mercy cannot rob justice but I also know that justice can be compassionate. It is compassion for her family that I ask that you consider leniency. I ask this in the name of Jesus Christ.

Sincerely,



Isaiah T. Cummings

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Your Honor,

My name is Grettel Vaglio and I am writing you on behalf of the case involving Karin Marshall. I am serving as the President for the children's organization (Primary) for our church, The Church of Jesus Christ of the Latter Days Saints.

Karin serves as a teacher for the class of 5 year old children and as a Den Leader for the Cub Scout program. I can inform you of the diligence and dedication that she puts into her service with our children. When she is teaching those kids I can see how much love she has for them; it shows in the way her class love her back. It is humbling to me how much time she devotes every week to make an impact in the lives of those kids..

I am so grateful for the hours of voluntary work she puts in to prepare twice a week to teach those children the gospel of Jesus Christ and how to be better citizens, better sons, and better brothers. I am a witness of the positive influence Karin has in them.

Thank you for your consideration on Karin's contributions when determining her future.

Sincerely,

A handwritten signature in black ink, appearing to read "Grettel Vaglio", enclosed within a hand-drawn oval.

Grettel Vaglio
9449 NW 42nd St
Sunrise, FL 33351

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

March 15, 2009

Dear Judge Zloch,

I am writing to you in behalf of Karin Marshall in regards to her sentencing on March 25, 2009.

My name is Denise McNamara and I am one of the counselors in our church women's organization. I have known Karin and her family for about 2 years. She is a cheerful and uplifting person.

I worked directly with Karin in planning activities for the women. I appreciate the many hours of service which she donated in behalf of our women in this capacity. She was always enthusiastic and willing to serve. Her activities were well thought out and planned. I know her to be responsible and trustworthy. I could always count on Karin. She was also able to work and manage within our budget.

I also know her daughter Vanessa and have had the privilege to teach her in our church children's organization. I am a teacher by profession and have found that children are partly a reflection of their parents. Vanessa is a tribute to her mother. She is a happy, cheerful, and positive person. I can only imagine the devastating effect the loss of her mother would have on Vanessa who is now in her teenage years, as well as her young brother and sister.

I would ask you to please be lenient in the sentencing of Karin Marshall in view of the person of good character, mother, and woman of service I know her to be.

Thank you for your time and consideration in this matter.

Respectfully,

Denise McNamara
460 NE 51st Street
Oakland Park, FL 33334

Peter Nieto
1971 Lyons Rd
Apt 106
Coconut Creek, Fl 33063
219-742-5343

March 11, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, Fl 33301

RE: Karin Marshall

To The Honorable Judge William J. Zloch:

My name is Peter Nieto and I am writing to you on behalf of Karin Marshall. I am an Operations Manager for the Sherwin Williams Co. and I also serve as Secretary of the Elders Quorum in the Coconut Creek Ward of The Church of Jesus Christ of Latter Day Saints. It is through this affiliation that I have gotten to know Karin. I have been friends with her and her family for 6 months. She has become a dear friend to both my wife and my daughter. Karin has kind things to say and is a good mother to her children. I can tell that there is true love in her home, and in the time I have known her she has strived to reach out to others, to offer words of support and encouragement.

Karin cares for three children whom she shares custody. Her husband is not the father of these children but he loves them like his own. I bring this up only for the cause of stating that she keeps this family together and provides a stable home environment for three wonderful kids.

I know that she has pled guilty to 1 count of wire fraud, an act that occurred five years ago. I do not question the judgment of this court. I would like to ask for leniency at sentencing for Karin. I thank you for your time and consideration in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Peter Nieto', with a long horizontal line extending to the right.

Peter Nieto

Pam Cook
2206 S. Cypress Bend Dr. #408
Pompano Beach, FL 33069

March 3, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

Subject: Karin Marshall

Dear Judge Zloch,

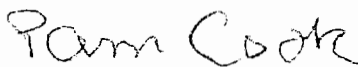
I am a 47 year old single mother, with 2 daughters, ages 21 and 25.

I have know Karin for a year and a half. Our church has a program called Visiting Teaching. A pair of sisters in our congregation serve as visiting teachers for each sister in our congregation. We are to have contact with them monthly to see how they are doing and if they have any need of assistance for any reason. I am one of Karin's visiting teachers. When I met Karin her mother was in the hospital dying of cancer. I was impressed with Karin's strength of faith during such a difficult time. Her mother passed away shortly after our first visit. Although I was Karin's Visiting Teacher and suppose to be a good example and compassionate person, Karin is a wonderful example to me of compassion and understanding. Karin is very active in church, and her absence would not only be devastating for she and her family, but would leave a hole in the hearts of those of us who know her. I understand that Karin has plead guilty to wire fraud that happened 5 years ago. I didn't know Karin when this situation occurred, but the Karin I know now, would never do anything that would jepordize her future with her children and her husband.

Please, please don't take her away from her family. The world is a better place because Karin is a part of it!

I will be in court to show Karin my support and love for her!

Respectfully,


Pam Cook

Daya Relli
1221 NW 46th Avenue
Lauderhill, FL 33313
954-826-6965

March 15, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Ft. Lauderdale, FL 33301

RE: Karin Marshall

Dear Judge Zloch,

My name is Daya Relli and I am writing you today to throw myself, Karin and her family on the mercy of the court.

I met Karin 20 years ago in high school and we have been best friends ever since. We have laughed, cried, and shared life with each other. We have both made some poor choices along the way, but one thing I know is that with every choice that we have made we have learned and grew from it. Sometimes we had to repeat a few things for the lesson to be learned.

Karin has always been a strong tower for those around her. She had a tough life with her mother being a drug addict and not having a strong relationship with her father when she was young. I can remember her telling me how she would have to go and pay the electric bill when she was 10 years old because her mother was at home on drugs. Karin has never been one to make excuses for the hand God dealt her, but instead she rose to the occasion and educated herself. Her mother looked to her for guidance and advice when in fact it was Karin who needed just that. In the more recent years, her mother cleaned up her act and began to re-establish a relationship with Karin. She later fell ill and past away in 2007. I did not have knowledge of Karin's actions, I do know that Karin was financially rescuing her mother and anyone else who needed it. See, Karin is by nature a giver and would give her last to help someone in need. I know this because Karin has helped me and my children on many occasion. Anytime I needed an encouraging word or a shoulder to lean on, she was that strong tower. So much that she neglected her own emotional needs.


Although Karin was not a spiritual person 20 years ago, she has found comfort and peace with the Lord in the past few years and understands the scripture, "you reap what you sow."

She is fully aware that she will have to pay the consequences for her actions and is prepared to do so. I am coming before you to BEG for you leniency and mercy on her not for any right she has done, but for the fact that with her absence her children and family will be the ones to suffer. Her children will have to endure the same abandonment that Karin had to face as a child. The cycle can stop and I feel as though giving Karin prison time will be counter productive. I have seen such a transformation with Karin since these events have taken place. She gets it now, she sees how PRECIOUS life is and how important being there for her family is. Karin is not the same person she was even a couple of years ago. In the last few years she has lost everything materialistic and has greatly suffered financially. And with everything she has been through, she has been at most peace I have ever seen her in 20 years. Even through this trial, the peace just exudes from her.

I ask that you please find another form of correction for Karin other than prison. Imprisoning her will not help or restore anything or anyone, instead it will negatively affect everything and everyone around her.

Thank you so much for listening to my plea and I pray you have mercy upon her when making your decision.

Sincerely,


Daya Relli

William H. Marshall
1835 NW 76th Way
Pembroke Pines, FL 33024

March 9, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Ft. Lauderdale, FL 33301

RE: Karin Marshall

Dear Judge Zloch,

I would like to take this opportunity to discuss my daughter, Karin Marshall. My name is William Marshall and I currently work as a sales manager for a local wholesale automobile company.

From when my daughter was young, her life has consisted of many peaks and valleys and has experienced many things a child should never have to. Her mother suffered from depression and was not active in Karin's life as she should have been. After our divorce when Karin was 10 years old, her mother became heavily addicted to drugs. This caused Karin to come live with my wife and me at the age of twelve. Karin struggled with many things as she was reaching out for attention from those around her, thus causing great contention between all of us. She left home at the age of 18 and soon after became pregnant with her daughter Vanessa. She has continued to struggle in her life up until the last 3 years or so.

I am the person who has known and loved Karin longer than anyone else, and I can see the significant change in her. I have been through all of the normal times a father has today with a child, and now with her pleading guilty to 1 count of wire fraud and facing incarceration I see a different Karin that knows and accepts what she has done wrong.

I know that Karin, a mother of 3 children and a devoted wife has been there for her family and friends. She is totally involved in her children's lives. From cheerleading for Vanessa and Taylor to Football for her son Brandon she is there for them. Academically they are all doing very well also. Her marriage to her current husband several years ago has been a tremendous change for the better in her life. I am not a very religious person, but she and her husband's involvement in their church has played a very positive role in her life. Karin's path to this day has certainly changed in the last few years. She is an involved and loving parent, a wonderful wife, and a daughter I can be proud of.

From handling all of the duties a mother normally has in the course of a day, she is also on top of her daughter Taylor's asthma, which has required many hospital visits and continuous doctor visits with specialists. The person Karin is today is the reason my wife and I put our home up as collateral for her bond. I know she is a different person and that she is a responsible person, not only to us but her family, friends, and the community.

Judge Zloch, I thank you for taking the time out of your busy day to read my thoughts on my daughter's life. I hope that through your compassion and understanding Karin will have the opportunity to continue with her life as soon as possible.

Very respectfully,

A handwritten signature in black ink, appearing to read "William H. Marshall". The signature is written in a cursive style with a long horizontal stroke extending to the right.

William H. Marshall

Andrea Marshall
1835 NW 76th Way
Pembroke Pines, FL 33024

March 6, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

RE: Karin Marshall

Dear Judge Zloch,

My name is Andrea Marshall and I am Karin Marshall's step-mother and currently work as an accountant.

I met Karin when she was 10 years old and became her step-mother when she was 11. Karin came to live with me and her father after we were awarded custody with the help of DCF. Karin's mother took her to Key West and left her on a street corner on Duval Street while she was in the alley smoking crack. This happened at 2 AM. Karin was living in an environment that was inappropriate for a young girl. I will never forget some of the things that took place when Karin first came to live with us. One morning I made lunches for Karin and my son to take to school, when I walked out of the kitchen and handed her the bag, she looked at me and said, "You made this for me, no one has ever done that before". I have watched Karin grow from a little girl into a mature and responsible young woman. She manages a household with her husband and three children and does all the things for her children that her birth mother never did for her. This is not to say that she was the perfect teenager, because I do not think there is such a thing. I think one of the greatest compliments I have ever gotten is when Karin thanked me for all the things I taught her after she came to live with us.

I know Karin has made some really bad decisions in her adult life and has broken the law. I know that she has pleaded guilty to 1 count of wire fraud. I do not minimize the seriousness of her actions, but I do think she has finally come into her own. In the past, Karin's home life was not conducive to positive thinking. Unfortunately Karin was involved in a marriage that enabled her to behave irresponsibly and commit the acts that she did. While Karin was in the process of her divorce, she became involved in an abusive relationship. She is still

feeling the effects of that relationship and will be recovering for a long time. However, her life has taken a new turn in the past few years. She married a man who has been a very positive influence on both her and her three children. She has become an active member of her church, the community, and a very devoted mother. Not only does she volunteer her time for others, her daughters, Vanessa and Taylor, are involved in cheerleading and her son, Brandon, in football. Karin attends all games and practices and does so with great pride in her children's activities. All three of her children are doing well in school and have been awarded for their academic excellence. I know this is because Karin learned how important education is for their later life. Karin has been especially diligent in taking care of her daughter Taylor, as she has been in and out of the hospital and had many visits to the family doctor and numerous specialists all of her young life. Karin also monitors her daily medications and watches her closely for all signs of any asthma episodes as they occur regularly. Taylor's asthma is very severe.

Although her decisions at work have brought her to this point, I do feel she has taken responsibility for them. I would not have risked my home to help Karin with her release from jail last September if I did not think she was trying to make her life and her family's life better. I know I don't have to say how much we love Karin and hope that your decision will not take her away from all that she holds dear.

Judge Zloch, I want to thank you in advance for reading this letter. I know you have a difficult decision to make, and I am sure you will make it with compassion and understanding.

Sincerely,



Andrea Marshall

Crystal Nieto
1971 Lyons Rd.
Apt. 106
Coconut Creek, FL 33063
219-781-8028

March 10, 2009

Southern United States District Court
Honorable William J. Zloch
District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

RE: Karen Marshall

To the Honorable William J. Zloch,

I Crystal Nieto, am writing to support Karen Marshall and hoping for leniency in her sentencing. I was informed that Karen is being sentenced for one account of wire fraud which was committed five years ago. Karen pled guilty to this crime however she does not display any characteristics or material signs of doing such a crime.

I am a stay at home mom who met Karen at church and have become a close friend of hers. I have not known Karen very long but I feel like I have known her forever. In the months that I've known her I've been able to observe some of the characteristics and qualities that Karen has. Karen is a very faith driven woman, who has integrity, hope, compassion and a great love for those she meets. I admire these characteristics and qualities in Karen.

Karen also has been of great service to me and others by being a person to talk to who is calm, rational and puts things in great perspective. She always wants to be of service, even when she has a lot going on.

As a mother myself, I observe the quality of mothering she displays to her three young children, by balancing her attention between them and talking about her love for each of them. One of her children, Taylor who is 9 yrs old, has a medical condition that requires frequent doctor visits and sometimes prolonged stays at the hospital. Karen is the stability to her children's lives, and is there for their every need. She gives quality to their lives as well as those she meets.

Karen is a lovely selfless woman, with great intention and a good reputation, who in my eyes deserves the best. I want to thank you for reading this and hope that this is taken into consideration in her sentencing.

Sincerely,

A handwritten signature in black ink, appearing to read "Crystal Nieto". The signature is written in a cursive, flowing style with a long horizontal stroke extending from the end.

Crystal Nieto

Jennifer Morais
3516 NW 111 Ave
Sunrise, FL 33351

March 11, 2009

Honorable William J. Zloch
United States District Court
Southern District of Florida
299 East Broward Blvd.
Courtroom A
Ft. Lauderdale, FL 33301

Dear Honorable William J. Zloch,

My name is Jennifer Morais. I am currently a stay at home Mom to my four sons. Before being able to stay at home with my children I was a police dispatcher for the cities of Boca Raton and Sunrise for 10 years. I have a degree in Criminal Justice from Florida Atlantic University. I am writing you this letter today on behalf of Karin Marshall. I am aware that Karin has been charged and plead guilty to 1 count of wire fraud and that you will be her judge during her sentencing on March 25, 2009 and I wish to tell you what I know of Karin and her family and I am asking for you to take this letter into account during your decision.

I meet Karin and her 3 children in March of 2007 at the Coconut Creek Ward of the Church of Jesus Christ of Latter Day Saints. During these past two years, I have gotten to know Karin. She is a loving caring person. She has been an active member of the church having served in many different capacities including but not limited to being a Sunday school teacher for both adult and children and also an assistant Cub Scout leader. Currently she is my 5 year olds Sunday school teacher and my 10 year olds Cub Scout leader. She is always there for the children and loves each one of the children just as she loves her own. She comes prepared for what she is teaching and is attentive to the needs of the children. I have also seen Karin help others in our Ward that are in need, by preparing meals for the sick or just helping out with an activity that someone is planning. She is just not a person that comes to church on Sunday and forgets about it. She attends most activities and meetings that are held throughout the week.

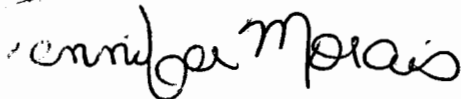
When I think of Karin the thing I see her do the best is being a great mother to her three children. For the past two years, I have worked most of that time in our church's primary program (the children's Sunday school section). I have had the privilege of working closely with all of her children. I have seen such great changes to her children since she decided to come back to church. She has taught her children to have respect for others, to love others even if they are different, and to choose the right. I believe that the children need these teaching to be consistent throughout a child's life and it worries me that if Karin were to be sentenced to jail time that her children may have many difficulties with these lessons, that they will have problems dealing with their mother not being there, and possibly becoming children who act out in a negative way when they are too young to exactly understand situations that occur.

I know that this is very stressful for her and her family. I have noticed in her older child Vanessa. (I am her Sunday school teacher at this time), become more stressed in the past 2 months. I know that this is because she is worried about her mother even though she doesn't talk about it in a direct way. I have seen Karin teaching lessons about trials in life and see the stress on her face as she attempts to get through the lesson without worrying others about her own trials. I know that the stress of this has affected her daily life but shows a great selflessness by helping those in need and putting aside her problems to help someone with a problem.

As I write this letter, it breaks my heart thinking about Karin and her children possibly being separated for a long period of time. I am very concerned for her children and the possibilities that they will be raised without their mothers influence during the most important years of their lives. I know from my schooling that if you commit a crime that a punishment needs to be given, however as a mother I believe that the stress that Karin has gone through during this ordeal and the fear of not seeing her children grow and go through everyday life with them has been a punishment that far out weighs what time in prison would do for her. I also believe that her willingness to serve and help the community should be channeled for the greater good of our community than having her sitting in a prison cell. I also believe that her children will be better more productive citizens if they had their mother around.

I hope that you will take this into consideration when making your decision and I humbly request that she gets some type of community service.

Thank you,

A handwritten signature in black ink that reads "Jennifer Morais". The signature is written in a cursive style with a large, sweeping initial "J".

Jennifer Morais

March 5, 2009

United States District Court
Honorable William J. Zloch
Southern District of Florida
299 East Broward Boulevard
Courtroom A
Fort Lauderdale, FL 33301

RE: Karin Marshall

Honorable William J. Zloch:

My name is Jared Oldham I am 22 years old and I am living in Provo Utah. I am writing in behalf of the character of Karin Marshal. I met Karin in 2007 in Florida. I was serving a fulltime mission for The Church Of Jesus Christ Of Latter-Day Saints.

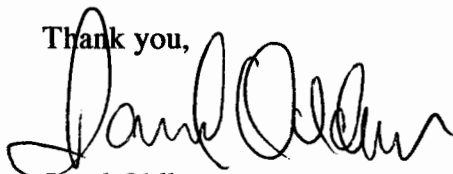
Karin was living in the area boundaries of the local congregation that I was assigned to. Soon after my arrival to that area I was introduced to Shiloh, Karin's soon to be husband. Shiloh was introduced to the Church by Karin and I was assigned to teach him the necessary lessons in order for him to be prepared to be baptized. Karin introduced Shiloh to the Church on one of their first dates. I was very impressed that she was so open and willing to share her faith in God with someone she hardly knew.

As we taught Shiloh in their home I was able to see Karin interact with her children and her fiancée I was incredibly impressed by the mature and respectful way that she taught her children. There is no doubt in my mind that they love her and consider her a wonderful mother. Karin worked with Shiloh to create a loving environment in which these children could be raised. Not long after I met them both I was asked to stand in as a legal witness for their marriage. I feel strongly that her decision to marry Shiloh showed her moral compass in starting a true family unit. I feel it showed her responsibility of making good choices looking out for her children.

I have on multiple occasions seen her show great displays of love towards her children and her husband. She is a happy, loving and affectionate person. I have learned a great deal from her about how to make the best of the situations you live in and how to move forward in a positive manner. I was blessed with the opportunity to help move Karin and her family into a home out of their small apartment so that her children could have their own rooms and feel like they had more space for themselves. This decision was hard on them financially but they felt it would be a better environment for their kids.

In summary I look at Karin as a wonderful mother, wife and friend. If anyone you have worked with deserves a chance to make these things right without being taken away from her children and her husband is Karin. I truly cannot express my deepest feelings of admiration and love for her and her family in a letter. But I hope that with all things considered the promptings of mercy you will feel towards her will be a guide in your decision.

Thank you,



Jared Oldham