UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

Federal Trade Commission, Plaintiff, v. **MOBE Ltd.**, et al., Defendants.	Case No. _____ **FILED UNDER SEAL**

PLAINTIFF'S EXHIBITS TO *EX PARTE* MOTION AND MEMORANDUM OF LAW IN SUPPORT OF A TEMPORARY RESTRAINING ORDER AND ORDER TO SHOW CAUSE WHY A PRELIMINARY INJUCTION SHOULD NOT ISSUE

VOLUME I-A

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DECLARATION OF KRISTINE CERVANTEZ
PURSUANT TO 28 U.S.C. § 1746

My name is Kristine Cervantez, and I am over 18 years old. I have personal knowledge of the facts stated below. If called as a witness, I could and would testify as follows:

1. In early May 2007, I saw an advertisement on Facebook promoting a free workshop that was to take place in Las Vegas, called the "IM Freedom" workshop. The workshop appeared to be about an opportunity to work from home for a few hours a day while making full-time income. This ad made no mention of MOBE.
2. When I saw the advertisement, I was on disability and had not worked in three years. I signed up to attend the workshop because it was free and I was eager to find something I could do from home to make money. This free workshop was held at one of the conference rooms of the SLS hotel.
3. When I arrived at SLS, I also learned that MOBE was the company organizing the conference. MOBE had its name on the banner leading into the conference room.
4. I initially thought the purpose of the free workshop was to teach you about internet marketing, but I realized the people who organized this workshop were trying to get us to sign up for another workshop (to be held a few weeks later in Las Vegas) that cost about $500.
5. There was one main speaker at this workshop and other MOBE employees in the back of the room signing people up for the paid training and taking payments. The MOBE speaker told the room that the purpose of the paid training was to teach people how to make money through internet marketing and selling other people's products. This speaker said that if we went to the paid training, we could learn how to make enough money in just a few hours a day so we don't have to work a 9-to-5 job.

PX 1

6. I didn't have $500 to spend on the training, but MOBE agreed to let me attend the paid training for $297. MOBE took my payment at the back of the room, after everyone else who attended had left. When I paid, I was given a bag containing a book written by Matt Lloyd (titled "Limitless") and some information materials about MOBE's 21-step program.
7. When I arrived home from the IM Freedom workshop, I received an email from MOBE congratulating me for joining the program and giving me instructions on how to start the 21-step program and reach out to my MOBE coach, Rosanna Digrazia. I was excited to learn more, so I emailed my coach right away. I received an invoice from MOBE for $19.95 for the monthly MOBE consultant fee.
8. I spoke with my coach on the phone a few days later. I learned that she was from Australia. She also told me to start looking through the first few videos that she unlocked for me. I went through these videos and had another call with my coach, who basically asked me to summarize what I saw and took away from the videos. What I learned from watching the first two videos was Matt Lloyd's personal story and that like everyone else he was new to internet marketing but was able to make money quickly doing it. The videos talked about how MOBE now was paying over $85 million in commissions to people who also became successful through MOBE.
9. I watched a few more videos that were unlocked. These videos talked about how MOBE was catering to small businesses and entrepreneurs and teaching them how to better run their businesses. MOBE compared its business model to a franchise, and said that we had to pay for the licensing rights so that we could promote the MOBE products. I went

through these videos with my coach before attending the training workshop that I paid for.

10. The paid workshop was called the "Home Business Summit." It was a 3-day event held at the Palm Casino Resort in Las Vegas around late-May 2017. The MOBE speaker during this event was a guy named Scott Zuckman. He talked about frontend (cheap) products versus backend (expensive) products that you could sell through MOBE. He talked about how MOBE is a proven system and that its sales team will convert all the backend sales for you. You would get commissions on MOBE products you were able to sell and you wouldn't actually have to handle the sales, fills the orders, or even talk to customers. All you had to do was bring the leads or traffic to MOBE. He also explained how the commission and compensation plan worked, and that you had to invest and position yourself at the high levels in order to make the big money.
11. Around this time, I was also contacted by phone by a person who said she was my sponsor. Apparently, it was her Facebook ad I clicked on that led me to MOBE. My sponsor said positive things about MOBE and encouraged me to stay in the program.
12. At the Home Business Summit, MOBE gave me a notebook called the MOBE consultant membership and compensation plan, which describes the different levels of investment you can make and the sales commissions you can earn. I also received a MOBE program catalog that talked further about the MOBE memberships, MOBE marketplace, higher level and more extensive mentorship programs, and other offerings by MOBE that we could buy and sell. At this workshop, MOBE was trying to get us to invest at the highest level for $60,000, but I did not have that kind of money.

13. I still wanted to learn more about the program and was very attracted to the opportunity, so I considered buying in at a lower level, like the Silver membership. The cost of the Silver membership was $2497. MOBE was also running a limited time promotion where if you make five qualified sales (sales at same level you purchased) within one year, then you could get your money back. MOBE called this "tuition reimbursement." This made the Silver more attractive and I really thought I could make my investment back and even more. Also, with the Silver membership, MOBE was offering three sessions with a traffic coach who could show me how to generate traffic and get customers.
14. As I was signing up, the MOBE sales representative said I needed to pay for the Silver Inner Circle in order to be eligible to receive the tuition reimbursement offer. That cost another $213 (for the full year). My boyfriend who was with me paid the full $2,712 for the Silver membership and the Silver Inner Circle on his credit card. After I paid, MOBE gave me a certificate that said I was entitled to "100% MONEY-BACK TUITION REIMBURSEMENT UPON SUBMISSION OF FIVE QUALIFYING SALES' IN THE NEXT 12 MONTHS," signed by Matt Lloyd. This was around June 4, 2017.
15. After returning from the Home Business Summit, I finished going through the 21 steps with my original coach. I was then assigned a MOBE traffic coach, whose name was Wayne Gosse. I liked my first coach a lot more than my traffic coach. My traffic coach lumped everything together and didn't walk me through anything. I felt like I had to go through the instructional videos alone and figure out how to place online ads by myself. Because I wasn't satisfied with my traffic coach, I complained to MOBE and asked them to change my coach. Also, neither MOBE nor my traffic coach explained how much I would need to spend to place Facebook ads or set up a website.

16. At the end of my three sessions, my traffic coach told me that if I paid $10,000 for the Titanium membership, I could get more sessions. I told Wayne that I didn't have $10,000 to spend, but he told me that MOBE would put me on a 90-day payment plan where I'd only have to put down an initial $2,000 payment and pay the balance over the next three months.
17. I agreed to the payment plan and paid MOBE the $2,000 down payment for the Titanium level. I also asked Wayne about the Titanium Inner Circle and if I needed to sign up for that to be able to get the Titanium tuition reimbursement. Wayne agreed and told me that the Titanium Inner Circle would cost me another $968 (for the year). When I agreed to the payment plan, I understood I would get the coaching sessions right away while paying off the balance over 3 months. I was hoping I would earn enough in commissions to pay for the cost of the program during this time.
18. After I paid the $2000 down plus the $968 for the Titanium Inner Circle, I received a contract from MOBE, which I signed electronically. This was around June 20, 2017.
19. After the payment of $2,968 went through, my traffic coach Wayne told me that I couldn't get the coaching sessions until I paid the full $10,000 for the Titanium level. Around this time, I also spoke with my 21-step coach, Rosanna, who told me that I needed to pay the Titanium in full to get any commissions on the Titanium.
20. On or about June 26, 2017, I made a cancellation request and explained to my traffic coach that I upgraded and made the $2,000 down payment because I wanted more traffic coaching sessions. I also explained that I was never told the sessions would not be provided until I paid off the balance. I told MOBE that I felt misinformed and I wanted a refund. My traffic coach told me to submit a ticket for the cancellation, which I did on

July 12. A true and correct copy of my correspondence with MOBE about my cancellation and refund (starting from July 12 to October 24, 2017) is attached as **Exhibit 1.**

21. Around two weeks later, I received a short response from MOBE customer support telling me that the Titanium program was non-refundable. The customer support referred me to an electronic link to my signed agreement. When I opened the link, I noticed that the last two pages of the contract was missing. I told my boyfriend about this because I thought it was strange and suspicious.

22. Recently when I clicked on this same link, I was able to see the entire contract with the two missing pages. I did not see anything in the agreement that said my Titanium membership payment was non-refundable. A true and correct copy of my signed Titanium contract (but with my home address redacted) is attached as **EXHIBIT 2.**

23. I did not accept MOBE's explanation so I contacted a lawyer in Las Vegas. When I told MOBE that I was in touch with a lawyer, MOBE told me they would issue my refund and sent me two separate refund requests for me to fill out electronically – one for the Titanium membership purchase and the other for the Titanium Inner Circle. I filled them out right away and sent them to MOBE.

24. Even though I filled out the two forms MOBE gave me, MOBE only refunded me $806, which they said was a pro-rated refund for my unused portion of the Titanium Inner Circle. Apparently, the Titanium Inner Circle included a newsletter and because I had received one newsletter by the time I filled out the refund request, MOBE said it would only give me the partial, pro-rated refund. MOBE also ignored my request for refund of the $2,000 down payment for the Titanium membership.

25. At the same time I was trying to get a refund for the Titanium, I was also placing ads and trying to make sales so I could earn commissions on the Silver membership I still had with MOBE. I placed ads, set up email autoresponders and followed up with some of my leads from starting June until October 2017.

26. MOBE gave us e-mail templates (on mobeoffice.com website) to use in our email auto-responders. Some of them said that you could work part time and make hundreds of thousands of dollars. Others had success stories of people who had made a lot of money through MOBE. A true and correct copy of samples of advertising language that MOBE made available on mobeoffice.com is attached as **EXHIBIT 3**.

27. I started placing ads on Facebook after watching the training videos that MOBE provided. I quickly learned that the process was a lot more complicated, and involved more costs than MOBE had told me. For example, when we placed ads on Facebook, we included a link to a website for consumers to click on. MOBE told us to avoid using certain words like "work from home," "home business" and "rat race" on our Facebook fan page, and not make any direct references to "MOBE" in the ads themselves so our ads don't get flagged and our fan page does not get shut down by Facebook. MOBE also told us to mask our affiliate links and to use our personal domain in the ad. If the Facebook user clicked on the link in my ad, they would be directed to my domain page located outside of Facebook that would then lead them to MOBE's sales page for the 21-step program. I learned about these things from watching the traffic videos MOBE provided and from the Home Business Summit I attended.

28. I also learned we weren't allowed to make any marketing claims in our Facebook ads. MOBE told us that when creating the ads, we should not make known what the product is

but to tell your story and how you became successful at making money from a program you just learned about or joined.

29. When I invested with MOBE, MOBE told us that we wouldn't have to speak to consumers directly because their staff would handle the sales. That wasn't true either. When consumers clicked on the Facebook ads I placed, they were sent to websites where they would provide their e-mail addresses. I would then send them follow up e-mails trying to promote MOBE. MOBE provided me "done-for-you" e-mails that I could use to send to these consumers to try to get them interested, some of which I used. One email template that MOBE gave me was titled "You friends will ask how you did it…." A true and correct copy of a done-for-you email that I used is attached as **EXHIBIT 4**.
30. A lot of these consumers contacted me directly with their follow-up questions. Many of these consumers were located in foreign countries. Talking to all of these consumers became a full-time job for me for four months. From the time I woke up until 2 or 3 a.m., I would answer questions and try to make sales. I had never worked so hard in my life.
31. When I invested with MOBE, MOBE also told us that we would be selling products to businesses that the businesses could use to help run their operations. This wasn't true either. The only product we were selling were the same 21 step program and backend products (the memberships) that I had purchased.
32. I spent over $10,000 placing Facebook ads. I maxed out my credit cards to pay for the Facebook ads and all of the costs and fees that MOBE charged.
33. I was able to sell the 21-step to a few people for $49 and one Silver membership. My commission for these sales should have been around $1,600, but MOBE froze my commission and refused to pay me. MOBE told me that until I finished paying off the

$10,000 for the Titanium membership, it would not pay me any commissions, even for the Silver that my lead bought.

34. I never made back the money I invested with MOBE.

35. I continue to receive emails from MOBE and Matt Lloyd. On December 17, 2017, I received an odd email from Matt Lloyd titled "What IFS is not" and directing me to the website internetfunnelsystem.com. In the email, Matt Lloyd says "you will make a commission in the first 30 days if you follow my 21 steps. That's all I'm promising." He also says that he has paid out over $40,000,0000 in commissions. He says to go to "internetfunnelsystem.com/letter-2" to find out more about what IFS is. A true and correct copy of this email is attached as **EXHIBIT 5**.

36. On December 19, 2017, I received another email from Matt Lloyd titled "Someone just wrote bad things about you online." In the email, Matt Lloyd is talking about how he responds to public criticism and how he filed a lawsuit against someone who wrote negative reviews about his company. A true and correct copy of this email is attached as **EXHIBIT 6**.

37. On December 23, 2017, Matt Lloyd sent me another email titled "5 ways to recognize a scam." In the email, Matt Lloyd says that IFS has the "strongest guarantee in the industry: Follow the 21 steps and make a commission in 30 days or TEN TIMES your money back." A true and correct copy of this email is attached as **EXHIBIT 7**.

38. On or about December 28, 2017, I submitted a complaint with the Better Business Bureau to complain about MOBE's business practices. BBB informed me that it would forward my complaint to MOBE, Ltd. at 8207 Golf Ridge Dr, Charlotte, NC 28277-8867.

39. On or about January 16, 2018, Ross Weber from MOBE wrote to me and offered to issue a partial refund for the Titanium membership and Inner Circle, and to downgrade my membership to the Silver/Gold. As a condition to receiving my refund, Mr. Weber asked me to sign a document called "Downgrade Agreement and Mutual Release." Attached as **EXHIBIT 8** is a true and correct copy of the January 16, 2018 email from P. Ross Weber and the contract he wanted me to sign.

40. After reading the contract, I saw that it was trying to prevent me from submitting any complaint against MOBE, so I decided against signing it.

41. On January 21, 2018, I wrote back to Mr. Weber to tell him that his calculations of my refund was wrong and what I was asking for at this time were the commissions MOBE told me that I earned, but which MOBE was withholding.

42. Mr. Weber responded a day later and asked me to give him a breakdown of what I was owed. He also stated: "If we did the refund as I suggested then those commissions would be released at the time the release is signed."

43. I informed Mr. Weber that I was already trying to address the issue of the refund owed as I filed a claim with my credit card company. All I was asking from MOBE at this time was to release the commissions it said I earned. I attached a breakdown of the commissions that I would be owed from MOBE. Attached as **EXHIBIT 9** is a true and correct copy of my email correspondence with Ross Weber at MOBE from January 16 to January 22, 2018, including the breakdown of the commissions.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 01/31/18 2018.

Kristine Cervantez

PX 1

FTC-MOBE-000010

Exhibit 1

Kim, Sung

From: kristine cervantez <[redacted]>
Sent: Thursday, November 09, 2017 10:39 AM
To: Davidson, Benjamin
Subject: Fwd: [MOBE Support] Re: Cancel Titanium Upgrade

Sent from my iPhone

Begin forwarded message:

From: MOBE Support <support@mobesupport.zendesk.com>
Date: October 23, 2017 at 9:51:05 AM PDT
To: K Cervantez[redacted]
Subject: [MOBE Support] Re: Cancel Titanium Upgrade
Reply-To: MOBE Support <support+id293288@mobesupport.zendesk.com>

Your request (#293288) has been deemed opened. Reply to this email or follow the link below:
http://mobesupport.zendesk.com/hc/requests/293288

[redacted], Oct 24, 12:51 AM +08:

I have that proof of payment already the issue here is where is the $2,000 refund and can you guys unfreeze my commissions already so I can use it? My commissions shouldn't be freeze just because of this titanium cancellation issue. I was a gold member and a paying monthly consultant. This is plain wrong and unethical tactic. It's been more then 5-6 months. I already signed a refund info for the $2,000 and have a confirmation from you guys that you received it and that my money was going to be in my account after 4 days not including 2 day processing. This was over two months ago. So tell me, where the heck is my money? I gave you guys plenty, months, of time for you guys to slack off resolving this issue, your customer service is horrible so stop sending your survey, your Facebook group admin Matt Dyoll deletes people's comments when they are expressing their grievances very shady and unethical.(But I have a snapshot of people's grievances for proof.) You have too many issues in the company including scamming us affiliates so give me my money NOW release my commissions NOW and we can go on with our lives and you guys can keep preying on poor people being sold out in your IMF and HBS workshops pitching them unethical claims to get them to sign up.

Yours Truly,
Frustrated Affiliate

Sent from my iPhone

MOBE Customer Support, Oct 23, 4:03 PM +08:

Hello Kristine,

Cervante Exhibit 1
FTC-MOBE-000012

PX 1

Thank you for your patience.

Here is the proof of refund in the amount of $806 - http://prntscr.com/h0t4c3

We hope you have a wonderful day.

MOBE Customer Support Team
Jack

[redacted], Oct 11, 11:00 PM +08:

Why are the emails from yesterday regarding the call I made to MOBE SUPPORT and the incorrect proof of refunds she sent to me? Deleted on here? Yet you kept my last respond about the $806 refund? I took a snapshot of all the messages on here and I kept all the emails since I started this request of cancellation issue.

[redacted], Oct 11, 5:36 AM +08:

Where did you guys send the $806 refund? I need proof of receipt for that refund

---

[redacted], Oct 3, 3:07 AM +08:

And what about the $2000? Where is my confirmation of the refund for that. This email you guys sent me is the third email telling me you are refunding me the inner circle. I need resolution to both refunds. $2000 and $806.

Sent from my iPhone

MOBE Customer Support, Oct 2, 9:06 PM +08:

Hello Kristine,

Thank you for contacting MOBE Customer Support.

As requested, your order has been canceled and a refund in the amount of $806 USD is being processed.

While the refund has been processed on our end, please allow 4-21 business days for the credit to post to your account- depending upon your bank or credit card companies policies.

We wish you much success in all of your future business endeavors.

Thank you & Have a great day.

MOBE Customer Support

Jack

[redacted], Sep 30, 7:10 AM +08:

Here are the attachments again of my reason for cancelling my upgrade in titanium and stay in silver, as well as correspondence with MOBE SUPPORT about the cancellation refund confirming I am receiving it. But I haven't and you guys now froze my commissions. They are I'm sure in order as received

Sent from my iPhone

> On Sep 28, 2017, at 11:02 AM, kristine cervantez <k.cervantez[redacted] wrote:
>
> Here is the email attachment of the confirmation of refund.
>
> <image1.JPG>
>
> <image2.JPG>
>
> Sent from my iPhone
>
>> On Sep 20, 2017, at 9:16 AM, Muhammad Bilal <no-reply@timetrade.com> wrote:
>>
>>
>> Appointment Confirmation
>>
>> Your appointment with Muhammad Bilal of MOBE is confirmed.
>>
>> Activity: 15 Minute Phone Call
>> Date: Wednesday, September 20, 2017
>> Time: 11:30am PDT (15 minutes)
>> Instructions : Muhammad Bilal will call you at [redacted]
>> Confirmation #: 8816699
>> Cancel or reschedule this appointment
>>
>> Use TimeTrade to book your own appointments.
>> Follow TimeTrade
>> <TTAppointment.ics>
image1.PNG
image2.PNG
image3.PNG
image4.PNG
image5.PNG
image6.PNG
image7.PNG
image8.PNG

Attachment(s)
image1.PNG
image2.PNG
image3.PNG
image4.PNG
image5.PNG
image6.PNG
image7.PNG
image8.PNG

MOBE Customer Support, Sep 29, 2:13 AM +08:

Hello Kristine,

I hope you are doing great today.

We sincerely apologies for the unexpected delay as regards your refund. We are doing all our possible best to see that your issue is resolved as quickly as possible. You can keep track of the progress via Ticket #314140. Please we will like to crave your indulgence to be patient with us while we work at our best to see that your request is settled.

thank you for your understanding and i hope you have a pleasant day.

MOBE Customer Support
Nasara

[redacted] **Sep 29, 2:02 AM +08:**

Here is the email attachment of the confirmation of refund.

Sent from my iPhone

> On Sep 20, 2017, at 9:16 AM, Muhammad Bilal <no-reply@timetrade.com> wrote:
>
>
> Appointment Confirmation
>
> Your appointment with Muhammad Bilal of MOBE is confirmed.
>
> Activity: 15 Minute Phone Call
> Date: Wednesday, September 20, 2017
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> Instructions : Muhammad Bilal will call you at [redacted]
> Confirmation #: 8816699
> Cancel or reschedule this appointment
>
> Use TimeTrade to book your own appointments.
> Follow TimeTrade
> <TTAppointment.ics>
image1.JPG
image2.JPG

Attachment(s)
image1.JPG
image2.JPG

[redacted], **Sep 29, 1:59 AM +08:**

I have not heard from you at all. Am I going to get any update from your new "review"? And is my commission still frozen? Might I add while going through this debacle for three months with no response I have not used any benefits of titanium as I was flung through the cancellation process. I just want what is Rightfully mine returned. After being misinformed with the payment option plan I submitted a ticket right away 6 days after the discovery of this breach of information which you have and Rosanna have in emails I sent as proof. I have yet to hear from MIBE ACCOUNTS that made me submit a form online and emailed a confirmation they received it and confirmed after two day processing it will be refunded in 6

days. That was August. September is almost over. I don't know
How many more review you guys can do. Regardless you can't freeze what commissions I earned because I still Invested as a silver/gold consultant. So again a response and update will be appropriate.

Kristine

Sent from my iPhone

> On Sep 20, 2017, at 9:16 AM, Muhammad Bilal <no-reply@timetrade.com> wrote:
>
>
> Appointment Confirmation
>
> Your appointment with Muhammad Bilal of MOBE is confirmed.
>
> Activity: 15 Minute Phone Call
> Date: Wednesday, September 20, 2017
> Time: 11:30am PDT (15 minutes)
> Instructions : Muhammad Bilal will call you at [redacted]
> Confirmation #: 8816699
> Cancel or reschedule this appointment
>
> Use TimeTrade to book your own appointments.
> Follow TimeTrade
> <TTAppointment.ics>

[redacted], Aug 24, 11:05 PM +08:

Can someone update me already when I'm getting my refunds. The last email sent I was getting the prorated refund for the titanium inner circle and you guys were going to email me with a follow up email to confirm the refund of the $2,000.

Sent from my iPhone

> On Aug 8, 2017, at 7:47 PM, kristine cervantez <k.cervantez7@gmail.com> wrote:
>
> Hi
>
> I made the decision to really cancel my upgrade and request for my refund for the down payment and inner circle payment I made.
>
> Sent from my iPhone

[redacted], Aug 23, 12:07 AM +08:

I'm still waiting for the $2000 refund request you guys emailed me you're going to reimbursed. Also the inner circle refund that's prorated.

Sent from my iPhone

[redacted], Aug 9, 10:48 AM +08:

Hi

I made the decision to really cancel my upgrade and request for my refund for the down payment and inner circle payment I made.

Sent from my iPhone

[redacted], Aug 6, 4:17 PM +08:

This is in regards to my request for refund from the titanium upgrade. I spoke with the traffic coach Wayne again and he confirmed to me even though I am not able to start my extra 5 sessions since I have balance remaining, I am a titanium level so I still get my titanium commission. With that said which I hope is not another miscommunication, I request not to cancel my upgrade for titanium anymore. I will pay off the balance before my 90 day once I receive my commissions from my IMF clients this month.

Please confirm to me that what Wayne said is accurate this time.

Sent from my iPhone

MOBE Customer Support, Aug 4, 6:56 PM +08:

Hi Kristine,

We are just following up with you to let you know that we are looking into helping resolve this for you as soon as possible. Things are taking a little longer than expected.

We are growing very fast and we are constantly testing our systems to make sure they are working, we need some more time on yours.

Please know we are working on this and will get back to you as soon as possible.

We appreciate your patience.

Have a wonderful day.

Shamin
MOBE Customer Support

[redacted], Jul 29, 12:23 PM +08:

Here are the screenshot again for your convenience
The first one below is proof that on June 26, that's 6 days when I made my downpayment to upgrade I immediately ask for the cancellation but I was told to submit a ticket. Which I did and you barely responded with your decision over a month? How reasonable is that? It's illegitimate and poor
Communication plus a scammed sale.

Sent from my iPhone

Attachment(s)
image5.PNG
image4.PNG
image3.PNG

image2.PNG
image1.PNG

[redacted], Jul 29, 12:18 PM +08:

I made the downpayment June 20, by June 26, that's when I messaged the traffic coach to cancel because he lied and misinformed me. You guys took too long is almost August and you barely responded that I can't get a refund. I have all emails and skypes as proof that I have been trying to reach out to you guys and you guys have not been responsive. This is flat out unfair, and downright wrong to be misinformed by the coach and not explain the details until you guys took my money. This is scamming trying to get a sale from me and you guys not being responsive about it for over a month since I reported this. I will escalate this.

Sent from my iPhone

> On Jul 12, 2017, at 8:25 PM, kristine cervantez <k.cervantez7@gmail.com> wrote:
>
> Here are snapshots of my conversation with my traffic coach about cancelling the upgrade and his response if this helps.
>
> <image2.PNG><image1.PNG><image3.PNG>
>
> Sent from my iPhone
>
>> On Jul 12, 2017, at 8:08 PM, MOBE Support <support@mobesupport.zendesk.com> wrote:
>>
>>

[redacted], Jul 29, 12:05 PM +08:

I have proof of discrepancy and misinformation before making the decision to upgrade. I have the right to contest it.

Sent from my iPhone

[redacted], Jul 29, 12:04 PM +08:

I read the Agreement it doesn't say anywhere that I can't cancel my upgrade if there is discrepancy. I was lied to and not informed of the payment option rules regarding my extra traffic sessions.

Sent from my iPhone

[redacted], Jul 29, 11:50 AM +08:

But I haven't paid the rest of the balance. I was misinformed by the traffic coach. My decision to upgrade was just so I can get extra traffic coaching but he didn't tell me I couldn't get the traffic coaching until I pay off the balance. I already sent you guys screen shots of my conversation with the traffic coach. I was misinformed therefore I am entitled for the refund of the $2K downpayment and the $968 inner circle.

Sent from my iPhone

MOBE Support - High Level Refund, Jul 29, 10:59 AM +08:

Hello Kristine,

Thank you for your email.

Unfortunately the Titanium program is non-refundable.

I have attached your signed agreement for your review:

https://www1.mobe.com/agreements/download_agreement.php?token=61d8ae7bb670768427d62ee6a2dd5bd6

Please let us know if you have any further questions.

Have a wonderful day,

Rosanna, Jul 28, 12:51 PM +08:

Kristine is only wanting refund for the $2,000

Kind Regards,

Rosanna DiGrazia
Top Tier Business Coach

Schedule a Call: https://rosannadigrazia.youcanbook.me/
Skype ID: rosanna.digrazia (Melbourne, Victoria, Australia) (http://skype.com/)
Website: rosannadigrazia.com (http://rosannadigrazia.com/)
International (US): +1 239 494 5685 After 5 pm EST
Australian: +61 3 9005 6959 After 1pm Sydney time

Our customer service is available 24 hours a day 7 days a week.
1-844-MOBE HELp or 1-844-MOBE SUPPORT
https://mobesupport.zendesk.com/hc/en-us

MOBE Customer Support, Jul 28, 12:31 PM +08:

Hello Kristine,

Hope you're having an excellent day so far.

We sincerely do apologize on the delay on our end.

Before we proceed any further with your request, we just want to clarify some information to make sure it is accurate.

Can you kindly advise us if you are looking to just get a refund for the Titanium Mastermind upgrade deposit of $2000 or you would like to channel that funds into getting We Sell Good Traffic.

Once we can a response on your end we will be able to proceed accordingly with the request and update you on the outcome.

Thank you so much for your kind patience.

Hope to hear from you soon so that we can get this resolved.

MOBE Customer Support,
Sofia

MOBE Customer Support, Jul 28, 11:30 AM +08:

Hello Kristine,

Please accept our sincere apologies for the delay with an update.

Please be informed that we have our team working on your request. We kindly ask that you give us time and bear with us as this does take some time to be reviewed by the relevant parties.

Your understanding is greatly appreciated and we will be updating you again as soon as possible.

Regards,

Natasha
MOBE Customer Support

Rosanna, Jul 27, 3:00 PM +08:

Can someone please respond to Kristine as soon as possible with an update as she requested this a few weeks ago now.

Thanks in advance.

Kind Regards,

Rosanna DiGrazia
Top Tier Business Coach

Schedule a Call: https://rosannadigrazia.youcanbook.me/
Skype ID: rosanna.digrazia (Melbourne, Victoria, Australia) (http://skype.com/)
Website: rosannadigrazia.com (http://rosannadigrazia.com/)
International (US): +1 239 494 5685 After 5 pm EST
Australian: +61 3 9005 6959 After 1pm Sydney time

Our customer service is available 24 hours a day 7 days a week.
1-844-MOBE HELp or 1-844-MOBE SUPPORT
https://mobesupport.zendesk.com/hc/en-us

[redacted], Jul 27, 2:46 PM +08:

Hi

I still have yet to get a response from you guys regarding my refund request to cancel my titanium upgrade. I already sent you guys snapshots of my conversation with my traffic coach when he didn't informed me I wasn't getting my extra 5 sessions until the remaining balance is paid off. I even called again tonight and now your phones just keep ringing and ringing no one answering it. Is your finance department not working? My 21 step business coach even tried to send in my issue to the management. This is getting so frustrating on my part. No one seems to be doing their job to resolve this issue. I was misinformed by Wayne Gosse about the benefits I was going to have upgrading so it's only fair for you guys to resolve this, cancel the upgrade and refund me my money $2,000 for down payment and $968 for the titanium inner circle. How hard can this issue be? It's pretty much thoroughly explained with evidence of miscommunication between me and the traffic coach. As I've said to my 21 business coach I'm starting to feel like I'm being scammed. So please once again I am telling you resolve this issue already!

Sent from my iPhone

Begin forwarded message:

> From: kristine cervantez <k.cervantez[redacted]>
> Date: July 19, 2017 at 10:40:37 AM PDT
> To: MOBE Support <support+id293288@mobesupport.zendesk.com>
> Subject: Re: [MOBE Support] Re: Cancel Titanium Upgrade
>
> Hello,
>
> This ticket has not been resolved yet still. Please update me on the refund issue because I need that money back to the credit card so I can purchase WSGT buyers already. Thank you
>
> Ticket number- 293288
>
> Sent from my iPhone
>
>> On Jul 12, 2017, at 8:17 PM, KL Customer Support (MOBE Support) <support@mobesupport.zendesk.com> wrote:
>>
>>

MOBE Customer Support, Jul 21, 12:51 AM +08:

Request #295672 "Refund request still not respond..." was closed and merged into this request. Last comment in request #295672:

Hello,

Thank you for your email and for using our customer support system.

We want to let you know that we have received your ticket and will be reviewing it and assigning to the department who can best help you with your situation.

In the meantime, please check out our FAQ here : http://mobesupport.zendesk.com

We hope you have a wonderful day,

MOBE Customer Support Team

P.S. Oh, almost forgot...
Matt has events all around the world. To check to see when we'll be in your area, please click here:
https://mobe.com/events/

Attachment(s)
IMG_1788.PNG
IMG_1789.PNG
IMG_1790.PNG

[redacted], Jul 20, 1:40 AM +08:

Hello,

This ticket has not been resolved yet still. Please update me on the refund issue because I need that money back to the credit card so I can purchase WSGT buyers already. Thank you

Ticket number- 293288

Sent from my iPhone

[redacted], Jul 13, 11:25 AM +08:

Here are snapshots of my conversation with my traffic coach about cancelling the upgrade and his response if this helps.

Sent from my iPhone

Attachment(s)
image2.PNG
image1.PNG
image3.PNG

MOBE Customer Support, Jul 13, 11:17 AM +08:

Hello,

Thank you for your email and for using our customer support system.

We want to let you know that we have received your ticket and will be reviewing it and assigning to the department who can best help you with your situation.

In the meantime, please check out our FAQ here : http://mobesupport.zendesk.com

We hope you have a wonderful day,

MOBE Customer Support Team

P.S. Oh, almost forgot...
Matt has events all around the world. To check to see when we'll be in your area, please click here:
https://mobe.com/events/

K Cervantez7, Jul 13, 11:08 AM +08:

HI,
I spoke with what one of your representatives on the phone and was instructed to submit a ticket regarding my issue. A few weeks ago I was convinced to upgrade to titanium and I did a payment plan where I paid $2,000 down payment plus paid for the titanium Inner circle. I upgraded because I wanted to have more traffic coaching sessions. However after the upgrade that's when the traffic coach Wayne Gosse informed me I am not getting the extra 5 sessions until I pay off the rest of the balance which was so disappointing.I felt misinformed. So I decided to cancel the upgrade and to please refund me with the money I paid as down payment as well as the inner circle. Attach are invoice of the purchases. Thank you.

Attachment(s)
IMG_1775.JPG
IMG_1774.PNG

This email is a service from MOBE Support

Exhibit 2

TITANIUM MASTERMIND ENROLLMENT AGREEMENT

This Titanium Mastermind Enrollment Agreement ("Enrollment") made, effective as of Jun/21/2017, between Kristine Cervantez [redacted] United States [redacted] ("Student").

and MOBE Ltd., with an address of B1-28-8, Soho Suites at KLCC, No. 20 Jalan Perak, 50450, Kuala Lumpur Malaysia ("MOBE" or "Company").

In consideration of the mutual promises contained in this agreement, the parties agree as follows:

- The Titanium Mastermind program and related products are educational in nature.
- Any communications with MOBE may be monitored or recorded and you authorize MOBE to contact you via email, text message, on Facebook, through Skype, or other online communication methods and by telephone.
- Your spouse or any other partner(s) support you in entering into the Titanium Mastermind program.
- To the best of your knowledge and in good faith, there are no foreseeable circumstances that would inhibit you from participating in this program.
- You understand the financial commitment you are making today by entering into this Enrollment Agreement, and your financial obligations will not prevent or inhibit your participation in the Enrollment.
- Prior to this date, you were comfortable with your conversations with MOBE and agree that you are entering into this Enrollment without any duress from any representative at MOBE. You represent that you enter into this Enrollment of your own free will and accord and that you have had ample opportunity to consult with an attorney or other specialist prior to entering into this Enrollment.
- You agree that no specific claims of future earnings through the program have been guaranteed to you by any representative of MOBE.
- This Enrollment Agreement is subject to the Consultant Agreement, Compensation Plan, Terms and Conditions, Non-Solicitation Policy, Income Disclosure Policy, and Income Disclosure Document, each of which is incorporated herein by reference.
- To qualify for commissions I must maintain the $19.95 monthly Standard Consultant Fee as described in the Consultant Agreement & Compensation Plan.

SECTION ONE.

EVENT AND PRODUCT HIGHLIGHTS.

Upon Student's execution of this Enrollment and tender of full tuition payment, Student is hereby granted by MOBE:

1. Premium access to an exclusive 3 day, 4 evening "Event" at a location chosen by Company
2. Entertainment and hotel accommodations (complimentary) at Event for one adult person;
3. Private access to all events, trainings, coaching, and entertainment at Event; and
4. Attend Titanium-only Member Calls.

I have read and agree to this section.

SECTION TWO.

ACCOMMODATIONS AND AUTHORIZED GUESTS, AND EXTENDED STAY

Student agrees and understands that the cost of Event ticket includes only one (1) room for two adults to stay at the resort for four (4) nights, with food, drinks and various entertainment packages to be included. The Titanium Mastermind event training and coaching is exclusively for the Titanium Mastermind Student. If the Titanium Mastermind Student would like to bring a guest, the guest must be a family member or current business partner, and MOBE must be notified of the guest's name and affiliation at registration. The guest may not be a MOBE Consultant or otherwise an affiliate of MOBE. Student may make all hotel reservations for an extended stay at their own convenience and expense.

☑ I have read and agree to this section.

SECTION THREE.

TUITION REIMBURSEMENT PROGRAM

This purchase includes a 1 year tuition reimbursement incentive for making five qualified sales during the next 12 months. The terms of the incentive are as follows: (1) Five qualified sales must be completed within 1 year from purchasing, meaning you have 365 days from the date you sign this agreement. Qualified sales do not include any sales passed up. (2) You must maintain an active Inner Circle Subscription for all 12 months at the Mastermind level you are applying to get reimbursed, and your Inner Circle Subscription must start the same month you purchase. You are responsible for making sure your Inner Circle Subscription is active and paid for appropriately each month. A prepaid annual subscription will also qualify. (3) All 5 sales must be legitimate sales and not request a refund or otherwise ask for a return of their tuition payment. (4) All sales must originate from different IP addresses and you must otherwise qualify for commission as a MOBE consultant. (5) The Tuition reimbursement applies to Silver & Gold Masterclass, Titanium Mastermind, Platinum Mastermind, and Diamond Mastermind training programs. (6) Once the 5 qualified sales per level are met, Student must agree to become a video testimonial by attending a SuperCharge Summit or Mastermind Event at their own expense to tell their story. Student will sign the appropriate talent release(s). Once these 6 requirements have been met, Consultant must fill out and complete the submission of their qualifying deals on or before the expiry date at: http://www.mobe.com/SalesSubmissions.

- This offer is retroactive to all current Consultant levels for any upgrades between April 13, 2017 and June 12, 2017. Beginning June 13, 2017, this offer only applies to the new level.

- The amount reimbursed is limited to the amount actually paid by Consultant to MOBE. In the event a Consultant received a credit for commissions, a MOBE money discount at an event, or other any adjustment to the retail price, the reimbursement amount will be limited to the amount paid.

- Failure to do any of the above will void this offer. There are no exceptions.

- Each qualifying sale must be conducted in compliance with all applicable federal, state, and local laws.

- This offer is void where prohibited by law.

The 5 Qualifying Sale Tuition Reimbursement Program is not an unconditional promise of reimbursement. Student must comply with all rules and requirements specified in order to qualify for reimbursement. The 5 Qualifying Sale Tuition Reimbursement Program is subject to change or revision at any time.

Any dispute regarding this 5 Qualifying Sale Tuition Reimbursement Program will be governed by the laws of the State of Delaware, without regard to its conflict of laws provisions, and Student consents to the jurisdiction in Malaysia in connection with any Arbitration as required through the relevant Mastermind, Affiliate or Consultant Agreement.

☑ I have read and agree to this section.

SECTION FOUR.

SPEAKERS/CONFIDENTIALITY

Student understands that MOBE will provide speakers at the Event who may convey invaluable education that is for Student's discreet use only. Student hereby acknowledges and agrees not to record, copy, transcribe, transmit, or distribute, either directly or indirectly (in any manner or form) any of the information or content of the Event. Student also agrees to maintain all information strictly confidential and to not disclose such information to any third party in any manner. Student understands that MOBE does not guarantee any particular individual or celebrity will be in attendance or speak at the Event.

☑ I have read and agree to this section.

SECTION FIVE.

NON-COMPANY PROMOTIONS

Student agrees not to promote any product or company to other students at the Event, unless an authorized agent of MOBE provides express prior written approval to promote such products or programs. Violation of this provision will result in immediate expulsion from the event and being banned from attending any MOBE functions. MOBE also reserves the right to seek damages for any lost revenue due to Student's solicitation of other products or services.

☑ I have read and agree to this section.

SECTION SIX.

RELEASE AND INDEMNIFICATION.

Student agrees to release, indemnify, defend, and hold harmless MOBE, and its respective successors, assigns, personal representatives, officers, directors, and employees, for, from, and against all manner of causes of actions, lawsuits, liens, debts, dues, damages, claims, judgments, executions, attorneys' fees, costs, and demands of every nature, kind or description whatsoever, either at law or in equity, or otherwise, arising out of, or in any manner connected to Students participation in this Enrollment or the Event.

Student specifically grants MOBE a limited license to use Student's picture, likeness, and story in any company marketing materials. This includes pictures, videos, or other recordings of Student and Student's guest(s) if any are in attendance and participation at the Event.

☑ I have read and agree to this section.

SECTION SEVEN.

REGISTRATION CHANGES

A flat change fee will be charged for changes made according to the fee schedule outlined in Section 9 below. This includes but is not limited to the number of people attending, the names of individuals attending, etc. as determined by MOBE.

☑ I have read and agree to this section.

SECTION EIGHT.

ALL EVENT TICKET SALES ARE NON-REFUNDABLE

Student hereby purchases the Event listed above and agrees to all terms, conditions, and rules related to this Event as announced and modified by MOBE in their sole discretion.
STUDENT UNDERSTANDS AND AGREES THAT ALL EVENT TICKETS PURCHASED ARE NON-TRANSFERABLE AND NON-REFUNDABLE; ALL SALES ARE FINAL.

If Event space is unavailable for any reason, Student will be able to attend the next subsequent Event of the same type at no additional charge. Student understands and acknowledges that neither airfare nor any other travel costs to and from the Event are included as part of the Event ticket. Student shall be solely responsible for arranging and paying for all travel costs. MOBE always retains the right to re- schedule any Event sixty (60) days prior to the scheduled advertised date of the Event. For that reason: please do not purchase final travel arrangements prior to that date! You also get to attend one single Titanium Mastermind conference. If you cannot attend the next Titanium Mastermind Conference, you are allowed to defer your attendance to the next one. You are allowed to do this one time without any additional costs. If you choose to defer your attendance beyond this, there will be an additional ten percent (10%) surcharge that must be paid to MOBE before attending the next conference. If you would like to attend more than one Titanium Mastermind conference (highly recommended) you can, and you only need to pay the wholesale cost of $3,500.

☑ I have read and agree to this section.

SECTION NINE.

SCHEDULING/CANCELLATIONS/TRANSFERS

Student must choose the Titanium Mastermind location they would like to attend at the time of purchase. This allows us to ensure the best prices for our events and to help keep costs down for everyone. Student must attend the Titanium Mastermind event within 6 months of the date of purchase. In the event Student is unable to attend the event live during that time period, MOBE may in its discretion give Student the training by providing access to recordings, DVDs, or online access to the event training materials.

If Student cancels or transfers any Event, the following cancellation or transfer fees will apply and be due when the request is made: 30+ days prior to the event U.S.$500.00; 29-16 days prior to the event 50% of the full hotel charges; 15-1 day prior to the event 100% of the hotel costs. Any cancellation or transfer requests later than the day before the event starts will be considered a No Show according to the terms of Section 11.

Also, Student must register for the event they choose to attend once the registration page for that event becomes available (typically 90 days before the event is due to begin). The registration form can be found at http://mobe.com/titaniumdetails (please save this for future reference).

Important event updates will be emailed to the Student in advance (such as when registration is open) and will also be shared in the private Facebook group for all Titanium Mastermind clients, which can be joined at https://www.facebook.com/groups/titaniumprogram/.

- Costa Rica Arrival: April 19, 2017 - Departure: April 23, 2017
- Costa Rica Arrival: May 26, 2017 - Departure: May 30, 2017
- Costa Rica Arrival: June 22, 2017 - Departure: June 26, 2017
- Costa Rica Arrival: July 22, 2017 - Departure: July 26, 2017
- Costa Rica Arrival: August 24, 2017 - Departure: August 28, 2017
- Phuket, Thailand Arrival: September 22, 2017 - Departure: September 26, 2017
- Costa Rica Arrival: Nov 30, 2017 - Departure: December 4, 2017

Details available on the Mastermind Schedule page

☑ I have read and agree to this section.

SECTION TEN.

DEFERMENTS

Written notification of the deferment must be received by Company by certified mail to:

MOBE Ltd.
B1-28-8, Soho Suites at KLCC,
No. 20 Jalan Perak, 50450,
Kuala Lumpur

Notification must be received by the start date of the Event being deferred. Student may defer the ticket to the next Event of same or lesser ticket value. No deferment shall be allowed beyond the period of one regularly scheduled Event.

☑ I have read and agree to this section.

SECTION ELEVEN.

NO SHOW

Non-attendance at the scheduled Event and/or failure to properly communicate the Notice and defer the ticket to a subsequent like Event in accordance with the requirements and procedures set forth in SECTION 10 above, shall result in a forfeiture of the ticket and the entire amount paid for such ticket. Any such forfeiture shall relieve MOBE of any liability or obligation of performance relating to the Enrollment and Student affirmatively represents not to initiate a chargeback request.

☑ I have read and agree to this section.

SECTION TWELVE.

FUTURE EVENT PRICES

Students who have paid in full for a ticket to an Event shall have the right to purchase tickets for their personal use for subsequent Events of the same kind at the associated wholesale cost.

I have read and agree to this section.

SECTION THIRTEEN.

RESPONSIBILITY OF THIRD PARTIES - AFFILIATES

MOBE has developed education focusing on marketing and training to allow people who choose to implement the strategies learned from the Event to market their own business, as well as earn commissions as an affiliate marketing other business' products, services and information. MOBE is not responsible for Student's results. Student releases MOBE from any claims of loss for any marketing strategies Student initiates. It is Student's sole responsibility to determine which marketing strategies Student will implement for their business. MOBE offers education and insights in a number of forms, but it is up to the Student to perform. MOBE is not responsible if a Student does not make sales or generate any commissions. If Student wants to qualify for commissions as a MOBE Consultant, Student must maintain the $19.95 monthly Standard Consultant Fee as described in the Consultant Agreement & Compensation Plan.

I have read and agree to this section.

SECTION FOURTEEN.

INCOME DISCLAIMER

Income illustrations are only for educational purposes and are not intended to serve as a guarantee of income. Success in this business requires hard work, dedication and good sales skills. The average consultant generates less than $250 per year in commissions, although it should be noted that the average consultant does not place ads to consistently promote programs for longer than 1 month. Some consultants within MOBE have generated significant commissions, while others have generated no commissions at all. Results vary widely, and depend entirely on the individual doing the promoting. A strong work ethic and focusing on sales producing activities (eg. placing ads online for the various commissionable products, services and live events) are essential.

You understand and agree that the value you will derive from the Event, products and/or services, will be in direct proportion to your level of effort, comprehension, individual monetary investments, business experience, expertise, desire, and willingness to take action on the education provided in the training programs. Therefore, MOBE has not, cannot, and will not make any guarantee of success, whether implicit or implied. You understand that the information provided by MOBE is educational in nature and is not intended to be legal, accounting, or tax advice. You are responsible for your own financial decisions and should consult your own legal, accounting, and tax advisors before making your financial decisions. A copy of MOBE's Income Disclosure along with current earnings statistics is available HERE.

I have read and agree to this section.

SECTION FIFTEEN.

RIGHT OF MODIFICATION

Student understands and agrees that the purchase of Event tickets is subject to acceptance by MOBE. MOBE reserves the right to refuse any ticket purchase. MOBE may, at any time, change or modify dates, speakers or

location of the Event, without prior notice. You will be notified if and when this happens as expeditiously as possible.

☑ I have read and agree to this section.

SECTION SIXTEEN.

MEDIATION, MANDATORY BINDING INDIVIDUAL ARBITRATION; VENUE

STUDENT AND MOBE EXPRESSLY AGREE THAT ALL ARBITRATIONS WILL BE LIMITED TO INDIVIDUAL, NOT REPRESENTATIVE CLAIMS OR CLASS CLAIMS.

In the event that the parties to this Enrollment Agreement dispute the terms, application of the terms, or performance hereunder, the parties hereto agree, as a condition precedent to filing or pursuing any legal remedy (including but not limited to making a public complaint on any website, filing suit in any court or arbitration, or initiating a credit card chargeback dispute), the parties agree to participate in mediation services as determined by MOBE management (Mediation fees to be covered by MOBE). If the Parties are unable to come to a mutual agreement in mediation then the Student agrees to participate in binding arbitration in accordance with the American Arbitration Association and under the Commercial Arbitration Rules. Student and MOBE agree that all hearings will be held telephonically. Such arbitration will be final and binding on Company and Student and judgment upon any award rendered may be entered in any court having jurisdiction therefor. Each party will pay their own costs and attorney's fees. Notwithstanding the arbitration provision contained herein, MOBE will have the right to seek specific performance, including the right to be granted preliminary injunctive relief of Student's obligations (payment, defamation, breach of contract) hereunder or relating hereto.

MOBE may seek injunctive relief without having to post any bond or other security to the Court. Student is aware that through this provision he or she is specifically waiving rights to dispute ANY refund request or charges (credit card or other payment method) or payments made to MOBE until an Arbitrator has granted a final decision specifically granting a return of any or all payments or fees made to MOBE.

If the foregoing dispute resolution mechanism is not employed prior to making a public complaint, or filing a lawsuit in any Court, the party making such complaint without first employing this alternative resolution procedure will be responsible to the other party for liquidated damages in the amount of $25,000.

☑ I have read and agree to this section.

SECTION SEVENTEEN.

NON-DISPARAGEMENT

Student and MOBE mutually agree that their personal and professional reputations are important and should not be impaired by either Party after this agreement is executed. Student and MOBE agree they will not publicly, privately, or anonymously make any comment, oral or written, or take any action which disparages, defames, or places one another or its past and present officers, directors, employees, and affiliates or consultants in a negative light.

If this agreement is violated, the defamed or disparaged party has the right to seek immediate court intervention in connection with Section 16 above. Student grants permission for MOBE to provide this Enrollment to any third party where defamatory comments have been made to immediately have those comments removed until the AAA process described in Section 16 has granted a full and final ruling regarding the dispute(s).

I have read and agree to this section.

SECTION EIGHTEEN.

MISC

a. Student cannot assign this Enrollment, but MOBE will be allowed to assign this Agreement and the rights and obligations hereunder to its affiliates, successors and assigns.
b. This Agreement can only be amended by the mutual agreement of the parties.
c. The parties agree to keep the terms of this Enrollment Agreement confidential.
d. This Enrollment Agreement will not be construed against its drafter, and Student acknowledges that it has had the opportunity to have legal counsel review this Enrollment Agreement.
e. Upon Company's request, Student will do or cause to be done such further acts or things as Company may reasonably request to carry out the intent of this Enrollment Agreement.
f. No failure or delay by either party in exercising any right, power or privilege hereunder will operate as a waiver.
g. If any provision of this Enrollment Agreement is found to be invalid, all of the remaining provisions of this Enrollment Agreement will nonetheless remain in full force and effect.
h. This Enrollment Agreement embodies the entire understanding of the parties, and supersedes all prior negotiations, understandings and agreements with respect to the subject matter of this Enrollment Agreement.
i. This Enrollment Agreement may be executed in counterparts.

I have read and agree to this section.

SECTION NINETEEN.

ATTORNEY FEES; COSTS

Student agrees to pay any and all costs, including without limitation reasonable attorneys' fees, incurred by MOBE as a result of any violation of these terms and conditions by Student or any other dispute between Company and Student. In the event any portion of this Enrollment Agreement at any time, for any reason, are determined to be void or superseded, the remaining portions of the foregoing Enrollment Agreement and the provisions of this paragraph shall survive.

I have read and agree to this section.

SECTION TWENTY.

NOTICE

Any notice pursuant to Event ticket purchase and these Terms and Conditions will be considered properly made when deposited by company in mail and, if the notice is to Student, addressed to Student, at Student's address last known to Company. If the notice is to Company, Student must send via certified mail and be addressed to and received by Company at:

MOBE Ltd.

B1-28-8, Soho Suites at KLCC,
No. 20 Jalan Perak, 50450,
Kuala Lumpur?

☑ I have read and agree to this section.

SECTION TWENTY TWO.

TRAFFIC COACHING

Student will be assigned a traffic coach to be able to interface with them in 5 x 30-minute sessions to discuss traffic strategies. These traffic coaches are available per their scheduling calendars which you will receive via an email. It is your responsibility to schedule a call and do the work and take action to driving traffic to your license links if you so choose to implement the education provided. It is not the responsibility of the traffic coach to make you sales and they are not there to do the work for your only to educate on the steps and process.

If you require more sessions, you can purchase more at a special discounted rate.

Outside questions may be directed to your traffic coaches but you may want to use other resources like the Facebook groups since the traffic coaches are busy helping other students so their time is limited and may not be able to respond as quickly as you would like.

☑ I have read and agree to this section.

By signing below, you agree to this entire Enrollment Agreement.
Your digital signature is equivalent to a handwritten signature as provided in The Federal E-Sign Act.

Full Name:
Kristine Cervantez
Date Signed:
June 21st, 2017, 03:41:58 UTC

I understand that this is a legally binding contract, and that by entering my initials in the field from my current IP address, I am agreeing to all of the above.
☑

Signature:



Exhibit 3



Email Follow Up Sequence To Add To Your Autoresponder:

Email Swipe Example #1

Subj: Tired of the alarm clock? (Try this)
Subj: Fires your boss-hole and gets you $10k months...
Subj: Sick of living for the weekend? (Help inside)

Body:

Preview Line: No more permission to take a "sick day?"

Hey it's (Affiliate Name),

The best part of $10,000 per month and up?

You'd think the best part of living the Laptop Lifestyle for Carolina was the fact that she now makes up to six times more than the average salary in her home country of Chile.

But it's not.

It's the freedom that this Laptop Income provides her. month after month, year after year: (Over $700k the last five years.)

- No more fighting traffic to get to the j-o-b.
- No more asking permission to take a "sick day."
- No more waking to a blaring alarm clock M-F.
- No more living for the weekends.

Cervante Exhibit 3

PX 1

FTC-MOBE-000035

Sprint LTE 11:09 AM 25%
mobeoffice.com

What will you do with all the free time this new Laptop Lifestyle can bring you?

Like Carolina, will you travel the globe?

Or will you spend more time with your family? Toss the ball in the backyard with the kids or grandkids, instead of taking your work home with you?

Never missing another dinner or family event?

More date nights? (And being able to afford a great babysitter every week!)

This is precious time we'll never get back with our loved ones, isn't it?

I'm not sure what it will be for you?

But I'm feeling we're kindred souls here?

The KEY breakthrough Carolina discovered, was when she started applying a specific type of leverage to her business and life.

She now focuses mostly on one simple daily task.

Yep.

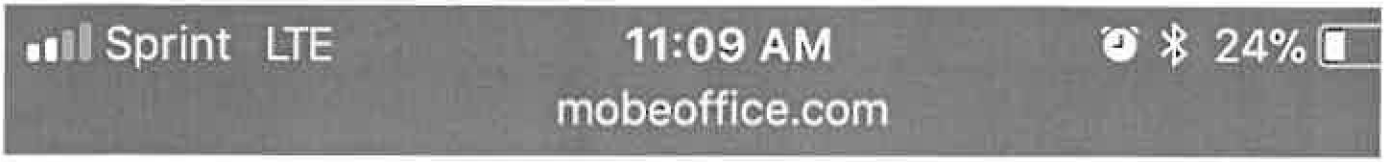
That's it.

And "the lever" does nearly all the rest of the heavy lifting FOR HER.

And she gets paid every time the lever lifts out new sales.

You'll be getting paid every two weeks, like clockwork, just like Carolina and many others are right now...

Sales up to $1,250, $3,300, $5,500 and even $10,000 per customer!



===> YES! I'm ready for the Laptop Lifestyle!

http://track.mobetrack.com/aff_c?offer_id=1884&aff_id=&url_id=4228

Don't forget to check out the guarantee!

[Affiliate]

PS As soon as you're logged-in and have gone through Step 1 today... you'll know more about how to make $10,000 per month while living an amazing lifestyle, than 99% of the population will ever know.

==========

Email Swipe Example #2

Subj: Gets Carolina over $10k per month (For the past 5 years in a row)

Body:

No more 9-5 grind.

Hey it's (Affiliate Name),

Did you see the LEVER Carolina is using to earn over $10,000 PER MONTH?

...While she travels the globe.
...Works just a couple hours a day.
...Gives her freedom and fulfillment.
...She's fired her BOSS and her alarm.
...No more bumper to bumper commutes.
And she's been using...

===> THIS INCOME LEVER... http://track.mobetrack.com/aff_c?offer_id=1884&aff_id=&url_id=4228

...for 5 years in a row now?

Right now, you can get a free coach and follow the same system to get to your first $10k months too...

If you've got 30 minutes a day to spare?

PX 1

FTC-MOBE-000039



Email Swipe Example #3

Subj: Worried about the time or cost? (Here's help)

Body:

99% will never know this.

(Affiliate Name) here.

The biggest cost in our lives?

Is when we DECIDE not to do something.

===> Take Carolina's story...

If she didn't decide to go thru the 21-step system...

Would she still be stuck in a job she hates?

Earning 6X LESS working 6X more?

Would she have been able to travel with her man to 26 countries?

Would she be there for, and help those whom she loves, while living a rewarding and rich life in the process?

Would she hit the bed at night, feeling 100% fulfilled, or feeling empty, knowing there's more for her out there in the world? See the TRUE COST here?

It's not the $49 dollars.

Or the 30 minutes a day.

It's what we give up.



Email Swipe Example #4

Subj: 30 mins. to $10k months? (Try this)

Body:

Is the 4-hour workweek real?

It's (Affiliate Name),

Is it **really** possible to work just 30-60 minutes a day, and earn up to $10k month after month after month?

===> It's all about leveraging DFY SYSTEMS!

http://track.mobetrack.com/aff_c?offer_id=1884&aff_id=&url_id=4226

(Check out the system Carolina's used to earn over $10k a month for the last 5 yrs.) A bad system will steal your time, make you feel overwhelmed, and eats up your hard-earned cash.

In my experience…

Here's what a good system needs:

PROVEN SALES FUNNELS that pays you every two weeks. (gives you the nice income)

DONE FOR YOU fulfillment. (gives you lifestyle)

SIMPLE TO USE. (gives confidence you'll succeed)

There's a certain LEVERAGE you'll need to APPLY in your business and life to make this work like gangbusters for you…

===> Watch Carolina's Presentation That Gives You the Leverage Key…

http://track.mobetrack.com/aff_c?offer_id=1884&aff_id=&url_id=4226

Enjoy,

PX 1

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Email Swipe Example #5

Subj: Mom's money machine... (cool story!)

Body:

How will it feel when others view what YOU are doing this way too?

(Affiliate Name) here,

I know of one lady who runs a Laptop Lifestyle business.

And her kids think she can just tap a button and money pops out of her computer!

So whenever they want something, like recently when they wanted to go on a nice family vacation...

Mom says, "Lemme check our budget out and see what we can do kids..."

And the kids reply back in a "silly mom!" tone...

"Mom! Just get it out of your computer!"
How cool, right?

Wouldn't it be neat if our kids or others viewed what we do that way too?

A Laptop Lifestyle Business can allow us to make a lot of income, in a short period of time, from the comfort of our own homes...

And we can use that income and time freedom to help others.

Like, Carolina Millan...

Sorry to say, her mother was diagnosed

PX 1

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That's priceless.

Imagine how her mother felt about her being able to do that? To be there so she doesn't go through that alone?

I hope you never go through something like that too. But we want to be able to be there for our loved ones the best we can, no doubt about it.

And who knows what the future brings for any of us.

That's why we must take CONTROL.

If you want more freedom, income, and the ability to live a great life and BE THERE for those YOU love...

===> Try the system Carolina uses too!

http://track.mobetrack.com/aff_c?offer_id=1884&aff_id=3&url_id=4228

Spots are limited! And this IS guaranteed to work for you. If it doesn't, or you aren't happy in any way.

Or if this doesn't feel like the right fit for you...

You'll get a prompt and courteous refund. No questions asked.

What's there to lose?

http://track.mobetrack.com/aff_c?offer_id=1884&aff_id=3&url_id=4228

===> On that basis, I'm in.
Talk soon,

(Affiliate Name)

PS In just minutes, you can know more about how to generate large commission checks, in 30-60 minutes a day, than 99%

PX 1

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PX 1

FTC-MOBE-000048