

Mark J. Bernet, Receiver

- MOBE Ltd. (Malaysia)
- MobeProcessing.com, Inc. (US)
- MobeTraining.com, Inc. (US)
- Transaction Management USA, Inc. (US)
- MOBE Pro Ltd. (UK)
- MOBE Online Ltd. (Mauritius)
- 9336-0311 Quebec, Inc. (Canada)
- Matt LloydPublishing.com, Pvt (Australia)
- MOBE Inc. (Panama)

MORE FREQUENTLY-ASKED QUESTIONS

June 29, 2018
Tampa, Florida

Following are a series of questions that I have been asked by a number of consumers:

How can you just shut MOBE down like this?

The FTC's Complaint against MOBE is posted elsewhere on this website. It contains allegations that MOBE made statements about its program that were untrue. Thousands of consumers invested substantial amounts of their own money in reliance upon MOBE's representations that, effectively, it was easy to make money using the MOBE program. Many consumers invested over \$100,000, but complained that they did not receive the income promised by MOBE. The FTC alleged, and the Court has preliminarily agreed, that MOBE was causing harm to consumers and would continue to do so as long as it operated. To prevent further damage, the Court ruled that MOBE needed to be shut down.

Certain consumers and affiliates have told me that they were making money. Unfortunately, most of these people were making money based on the MOBE program, which involved promises of income that were not true. The vast majority of consumers earned back, at best, only a small fraction of the amount they invested.

But I'm one who actually made money on the program. When will I be paid the money MOBE owes me?

As noted elsewhere, there is a good possibility that money "earned" by affiliates was obtained unlawfully. My job presently is to assure that MOBE is shut down, and to collect as much money as I can. If the FTC prevails in the lawsuit, then the money I collect, net of expenses, will be paid to consumers on a pro rata basis. For example, if the total consumer injury is \$125 million, and if I am able to collect \$12.5 million after expenses, then consumers would receive 10 percent of the amount of money they paid into the program.

Mechanically, at some point I will ask the Court to enter an order establishing a claims procedure. That process will provide an opportunity for consumers and other creditors to present their claim for consideration. If a claim is approved, and provided that I have collected sufficient

funds to make a meaningful distribution, payments will be sent. You should follow the website for further information on this subject.

Why haven't any of the people responsible for this been arrested?

The FTC has filed a civil lawsuit, not a criminal lawsuit. To my knowledge, no criminal charges have been filed against any of the parties named in the lawsuit.

How long until I get my money?

First, the FTC must prevail in the case. In my experience, most cases like this settle before trial is held, but I do not know whether this case will involve a settlement. Assuming the FTC prevails or the parties reach a settlement, and after I determine that I have collected all of the money that I can efficiently collect, then distributions will be made. In this case, I would not expect distributions to be made for at least 2 years.

What is the story with affiliates?

Affiliates are the individuals who worked with MOBE to solicit new customers to sign up for the MOBE programs. In many ways, affiliates' actions could be viewed as violating federal law in the same fashion as MOBE's actions, insofar as they relied on false promises of easy riches. While affiliates claim to be owed money for recruiting new customers for MOBE, as matters stand presently affiliates are in no different position than MOBE's other creditors, including consumer victims. I am continuing to analyze the role of affiliates, however, and may determine that they should not be treated the same. Keep following this website for updates on this topic.