

EXHIBIT K

Category: Computers & Internet

Submitted: Thursday, February 18, 2010
Posted: Friday, February 19, 2010

Raymond is a charming man. I could learn a lot from this guy, I thought, because he seemed to like me. He said more than once that it was destiny that brought me to opportunity for me. He reminded me of my second husband, a brilliant psychopathic con drawn to him.

After the first interview Raymond bombarded me with emails with links to websites and articles that I should read. The position I first applied for was legal researching and writing and he was offering 16 per hour which was decent. I am licensed, but have been out of work for awhile and Raymond said I could leap over the break in my work history by getting involved in internet law. I stopped working on the freelance brief I was writing for someone else and got engrossed in the multiple links he sent me. It would be a hard subject to master, but I am ready to start earning and I got excited about the money I would make.

The con-man connection occurred to me at the time, but I didn't put it all together until after he called me the next day. He wanted me to pop over again for another interview because it was something he could not discuss on the phone. He talked in generalities about "opportunities" he had for me to get involved in, but I said I was flat broke and couldn't afford any "opportunities". He told me to forget about the appointment then, and he would think further about how he could help me.

In the middle of this conversation it occurred to me that I didn't know Raymond's last name and I asked him for it. I jokingly asked him what I would find when I googled him. It was an appropriate question since we had been discussing internet law and the ways that you can use the internet to smear someone or build them up, and the appropriate answer would have been to praise me for my diligence, but his reaction spoke volumes. "What do you mean," he asked suspiciously. Red flag. I googled him immediately after I hung up and found this site. Well, well.

There were warning signs of course. The fact that we were talking about internet issues and his own website did not have any active links and looked like it was built in an hour. The practically empty suite of offices with his tiny office right by the door. Also Raymond was way too complimentary about me and my accomplishments which is exactly what con men do. MY web site is basic, and I know it, but he made it sound like I had a career in writing code. He never read my blog, but he complimented me on how creative a writer I was. When I left his office I was on cloud nine. Please let this be real, I said to myself, but that in itself was a bad sign. When something seems too good to be true, and you have to lift your eyes upward and beg for it to be real, you can bet that it isn't.

Another flag was the lack of talk about personal things. I spoke about my son and myself, but Raymond made no mention of a wife or family or where he lived. When I asked him where his accent was from, he admitted to being Persian, but seemed angry and said that he had lived mostly in Europe. Con men have a deep self-loathing and like to blur their true identities. Some, like my ex-husband create completely different identities and life stories. They also don't discuss family because want you to think of them as alone and available which is a way to get vulnerable single women to follow them. When you see a man with no family pictures around your radar should go up.

People ask me why I don't hate my ex-husband, but Raymond is small potatoes next to him and I am grateful for all that he taught me. Having learned from the best, I couldn't go to long without spotting the red flags that Raymond puts up. Of course I should have googled him sooner and saved myself the trip over there, but it was only a 16 dollar an hour job and I can't be too hard on myself. Google is a great tool and lack of internet presence is another red flag. Raymond has none, of course, except

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and's last name and I asked him for it. I jokingly mentioned since we had been discussing internet law and the appropriate answer would have been to "man," he asked suspiciously. Red flag. I googled him

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[Click Here to read other Ripoff Reports on Raymond Mobarz](#)



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#4 Shed more light on Raymond Mobrez??

Ex-Employee Charles - Los Angeles (U.S.A.)

Respond to this report!

File a Rebuttal

SUBMITTED: Wednesday, March 04, 2009 Nah--for the same reason we keep our sewage in underground septic tanks, rather than letting it bask in the sunlight.

POSTED: Thursday, March 05, 2009 Unless you're a psychologist or documentary filmmaker, I wouldn't waste your time with unscrupulous, mendacious, buffoonish cretins.

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#5 Your Report Is Spot On -- Ray

Ex-Employee The Instigator - North Hollywood (U.S.A.)

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SUBMITTED: Thursday, March 26, 2009 I completely agree with your report. It perfectly describes the modus operandi of Raymond Mobrez and Iliana Llaneras. As you noted, they routinely ignore employment laws, and treat their employees like dirt. Since Raymond is a member of the Mortgage Bankers Association, that organization should be notified of the shady business practices in which he and Iliana engage.

POSTED: Thursday, March 26, 2009

#6 Asia Economic Institute is saddened by the false allegations posted on this "RipOff" Internet gossip site

Owner of Company Asia Economic Institute - Los Angeles (U.S.A.)

Respond to this report!

File a Rebuttal

SUBMITTED: Friday, April 03, 2009 The Asia Economic Institute is distressed and profoundly saddened by the false allegations posted on this "RipOff" Internet gossip site. Particularly as they may reflect on the many fine people who have worked with and for us over the years, including the Directors, Raymond Mobrez and Iliana Llaneras and the numerous respected and trusted public servants in the international banking system who count us as friends and associates, and the various Government institutions that rely on our integrity. We know that the truth will come out and are confident that appropriate remedies will be found by our attorneys. If you have been similarly injured by this site, we would like to hear from you. Please email us at Legal@AsiaEcon.org or call us at (310) 806-3000.

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Ex-Employee Humblevictim - Los Angeles (U.S.A.)

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Ex-Employee The Instigator - North Hollywood (U.S.A.)

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Category: **EMPLOYERS**

Submitted: Monday, June 01, 2009

Last posting: Monday, July 20, 2009

Victim of this person/company?
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I was an employee of the Asia Economic Institute and a victim of their unethical, often illegal practices. Some of the practices are simply assennine, rather than illegal.

Here are a few of the practices which you can expect if you "work" for the Asia Economic Institute.

1. Underpaying for time worked - Raymond "refuses" to pay over-time, and yet expects his employees to arrive early and stay late. This is expected in a salary situation, however it is ILLEGAL. If you work late, they will dock your pay .25 hours. However, if you work late for work 15 minutes, it will happen to you if you work for them.

2. Deducting state taxes, but not paying the state - I was kept paying out State Taxes. These, however, were deducted from State extra money which had already been deducted & never paid you.

3. Raymond promises pay increases verbally, but refuses to act on them. This is perhaps one of the worst things that can happen to a young recent grad. You are working hard, told you have value, promised a raise, and then an excuse is made.

The same thing happened when some employees were promised health insurance. The promise was not kept and excuses were made.

4. If you are hired, Raymond or Iliana may fire you for no apparent reason within 1 to 5 days. I saw this happen to accounting assistants, as well as content producers. Ask anyone who manages to stick around for a few months and they will back me up. Do not stop looking for work just because Raymond gave you an offer. He always offers everyone a job. He just doesn't keep you around.

After all this, I'd like to air more dirty laundry, because it makes me feel better after all the abuse I suffered at the hand of these robbers & cowards that run the Asia Economic Institute. I have no evidence as to the truth of any of these accusations except my own memory of conversations with Raymond, other employees, and my own perception of their actions.

Allegation #1 - Raymond explained to me that he hires & fires based on race, religion, gender, etc. Raymond told me girls are good for administrative tasks, especially Filipinas, because they do what they are told. Raymond told me not to trust Persians and Muslims. He told me the "blacks" only want to work in entertainment so you should not hire them. This is offensive and illegal. Obviously.

Allegation #2 - Raymond and Iliana are secretly married, but hide this fact very poorly. If you work there for a while and are trying to understand the nature of their relationship, it explains everything except for WHY they hide the nature of the relationship. Trust me, it makes no sense.

Allegation #3 - Iliana and Raymond *MAY* be using the Asia Economic Institute to funnel money out of Iliana's successful structured finance business, into Asia Economic Institute with the purpose to avoid paying taxes. I have no evidence of this, but after working there, you begin to wonder why the company exists in the first place.

Allegation #4 - Iliana and Raymond *ARE* absolutely batsh** crazy. They live in a strange fantasy land in which they are normal, decent people. This could not be further from the truth. Working together, running their business together, living together, the two have become so delusional they think it's OK to abuse employees. Furthermore, they are germophobes who

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-  Data recovery scams over charge and steal private dat from broken hard drives. [Play Video](#)
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-  Questionable pyramid schen takes advantage of consumers. [Play Video](#)
-  Companies steal from your bank account. Find out how. [Play Video](#)



Category: [EMPLOYERS](#)

Submitted: Monday, June 01, 2009

Last posting: Monday, July 20, 2009

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Humblevictim
Los Angeles, California
U.S.A.

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Updates & Rebuttals:

#1

Agreed

Ex-EmployeeBbx - Terrance (U.S.A.)

SUBMITTED:

Friday,
February 20,
2009

POSTED:

Friday,
February 20,
2009

Charles, I want you to know you're not alone. I agree with you 100% on everything you said about Mobrez and Ilaneras. Also, I found another post on this website from another person just like us. Check it out:

<http://www.ripoffreport.com/reports/0/417/ripoff0417493.htm>

I hope Raymond finally gets a taste of his own medicine through legal justice one day.

#2

Owner of
Company

Asia Economic Institute is saddened
this "RipOff" Internet gossip site

Asia Economic Institute - Los Angeles (U.S.A.)

SUBMITTED:

Saturday,
April 04,
2009

POSTED:

The Asia Economic Institute is distressed and posted on this "RipOff" Internet gossip site. Particularly as they may reflect on the many fine people who have worked with and for us over the years, including the Directors, Raymond Mobrez and Ilana Llaneras and the numerous respected and trusted public servants in the international banking system who count us as friends and associates, and the various Government institutions that rely on our integrity. We know that the truth will come out and are confident that

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