



Lisa Borodkin &lt;lborodkin@gmail.com&gt;

---

## Meet and confer

---

Lisa Borodkin &lt;lborodkin@gmail.com&gt;

Wed, Jul 7, 2010 at 4:08 PM

To: Maria Crimi Speth &lt;mcs@jaburgwilk.com&gt;

Cc: david@ripoffreport.com, Daniel Blackert &lt;blackertesq@yahoo.com&gt;, "paul@berra.org" &lt;paulsberra@gmail.com&gt;

We are moving for sanctions.

Pursuant to Local Rule 7-19 it is my duty to advise you that we intend to file the ex parte application today or tomorrow for submission July 9, 2010.

Thank you for your position on opposition and request to be present. Although Judge Wilson does not hear ex parte applications, I believe you are entitled to notice and a hearing on the request for sanctions. We will request a hearing date for that in our application.

On Wed, Jul 7, 2010 at 3:57 PM, Maria Crimi Speth <mcs@jaburgwilk.com> wrote:

First, neither your voice message nor your email responded to our inquiry regarding moving the July 12th deadlines one week. What is your position on that?

With respect to an ex parte motion, this appears to relate to the same issues that we talked about more than a week ago when you asked about a Rule 56(f) motion. We also talked about this last week when you asked to meet and confer about the additional deposition of Ed Magedson. Our position remains the same -- under Rule 56(f), you are required to identify the discovery that you want and you are required to explain why that discovery is relevant to the pending motion. Based on our discussions, we do not understand how any of the requested discovery relates to or would affect anything in our motion. For example, you indicated that you needed to know the number of people in the CAP program as part of your proof of a pattern. Yet, our summary judgment motion does not argue that there is a lack of a pattern. As such, evidence on this issue is entirely irrelevant and immaterial to our motion.

Because you are required to meet and confer with us in good faith before bringing your motion, we would like to renew our request that you explain to us in writing what discovery you need and why it is relevant to the summary judgment motion. To the extent you intend to seek ex parte relief, defendants oppose your motion, expect that you will provide proper notice, and intend to appear in person at any hearing.

Maria Crimi Speth, Esq.  
Jaburg & Wilk, P.C.  
3200 N. Central Ave., Suite 2000  
Phoenix, AZ 85012

602-248-1089  
602-248-0522 (fax)

[www.jaburgwilk.com](http://www.jaburgwilk.com)

This communication is intended only for the individual or entity to whom it is directed. It may contain information that is privileged, confidential, or otherwise exempt from disclosure under applicable law. Dissemination, distribution, or copying of this communication by anyone other than the intended recipient, or a duly designated employee or agent of such recipient, is prohibited. If you have received this communication in error, please notify us immediately by telephone at (602) 248-1000, or via e-mail, and delete this message and all attachments thereto.

---

**From:** Lisa Borodkin [mailto:[lborodkin@gmail.com](mailto:lborodkin@gmail.com)]  
**Sent:** Wednesday, July 07, 2010 3:24 PM  
**To:** <[david@ripoffreport.com](mailto:david@ripoffreport.com)>; Maria Crimi Speth  
**Cc:** Daniel Blackert; [paul@berra.org](mailto:paul@berra.org)  
**Subject:** Re: Meet and confer

David and Maria,

I left messages for both of you returning your call today, which I understand was to seek extensions to the deadlines for submitting various pre-trial filings.

Also, we plan to move ex parte for a continuance of Defendants' motion for summary judgment. The grounds are to conduct discovery, in particular to continue the deposition of Defendant Ed Magedson, as ordered by Magistrate Walsh on June 24, 2010.

The specific discovery needed is set forth in detail in my email to the Court of last Friday, July 2, 2010. We may also seek sanctions.

Please contact me immediately if we can resolve this without an ex parte application.

Lisa

On Tue, Jun 29, 2010 at 10:04 AM, Lisa Borodkin <[lborodkin@gmail.com](mailto:lborodkin@gmail.com)> wrote:

Thanks.

For the record, the order says this is a continuation of Ed's deposition. He has only been deposed once. The other deposition was of Xcentric.

On Jun 29, 2010, at 8:41 AM, "David Gingras" <[david@ripoffreport.com](mailto:david@ripoffreport.com)> wrote:

Lisa,

Until we're done conferring about the questions raised in your letter last Friday (which presented questions you believed that Ed did not answer during his two previous depositions), we won't know if a third deposition of Ed is necessary or appropriate. I am about ½ done with my review of your questions and will do my best to get you our final position ASAP.

On a related issue, until we determine whether we have a disagreement on these points (which is not clear yet – maybe we will and maybe we won't) I do not think we need the transcript from our hearing before Magistrate Walsh. For that reason, we will not agree to share the cost at this time, but we may revisit that position if the transcript becomes necessary later...bearing in mind – I think it would be equally as easy to simply get the court on the phone and ask for clarification if we need it.

In terms of Ben Smith, I believe his schedule is pretty flexible, so just let me know what dates you would like to do this and I will ask Ben to confirm his availability. My guess is that we could do this anytime you want.....even later this week.

David Gingras, Esq.

General Counsel

Xcentric Ventures, LLC

<http://www.ripoffreport.com/>

[David@RipoffReport.com](mailto:David@RipoffReport.com)

<image001.jpg>

PO BOX 310, Tempe, AZ 85280

Tel.: (480) 668-3623

Fax: (480) 248-8326

---

**From:** Lisa Borodkin [mailto:[borodkin@gmail.com](mailto:borodkin@gmail.com)]  
**Sent:** Monday, June 28, 2010 6:50 PM  
**To:** <[david@ripoffreport.com](mailto:david@ripoffreport.com)>  
**Cc:** Maria Crimi Speth; <[paul@berra.org](mailto:paul@berra.org)>; Daniel Blackert  
**Subject:** Re: Meet and confer

David,

Please let me know when you will let us depose Ben Smith and Ed Magedson. I'll send you a notice of depo for Mr. Smith if that helps.

Also please let me know whether you want to split the cost of the transcript from Thursday (third request).

Lisa

On Jun 28, 2010, at 6:40 PM, "David Gingras" <[david@ripoffreport.com](mailto:david@ripoffreport.com)> wrote:

Lisa,

I am not the one refusing to meet and confer in good faith -- you are. Asking you to provide me with a written explanation of your position is completely reasonable and appropriate, especially given our long history of serious communication problems. I am trying to avoid further miscommunications, not cause you to jump through unnecessary hoops. If you have a valid argument re: Rule 56(f), you should have no objection to explaining your position to me. As I already stated, I am actually willing to consider agreeing to your request assuming the request has a valid basis. That's the point I am trying to make.

The fact that our MSJ Reply explained the proper legal procedure for seeking a discovery continuance under Rule 56(f) does not mean I understand your factual basis for seeking such relief. I do not understand the factual basis for your

request, and the email from you below does not help.

A general reference to your pleadings or to your letter last Friday (which covered a broad range of topics such as the legal process a party must follow to obtain the identity of an anonymous author - clearly irrelevant to the MSJ) does not answer the two main questions I proposed to you:

- 1.) What specific discovery do you feel you need in order to fully respond to the MSJ? And
- 2.) Why is that specific discovery material to any of the issues in the MSJ?

Again, you would need to fully answer these questions in your motion, and as part of our mandatory meet-and-confer duties, you need to explain your position to me "thoroughly" as required by LR 7-3. If you do not, I will reluctantly ask the court to strike any motion you file until such time as you comply with your duties to meet and confer in good faith.

David Gingras, Esq.

General Counsel

Xcentric Ventures, LLC

<http://www.ripoffreport.com/>

[David@RipoffReport.com](mailto:David@RipoffReport.com)

<http://www.ripoffreport.com/>

PO BOX 310, Tempe, AZ 85280

Tel.: (480) 668-3623

Fax: (480) 248-8326

-----Original Message-----

From: Lisa Borodkin [mailto:[lborodkin@gmail.com](mailto:lborodkin@gmail.com)]

Sent: Monday, June 28, 2010 5:30 PM

To: <[david@ripoffreport.com](mailto:david@ripoffreport.com)>

Cc: Maria Crimi Speth; <[paul@berra.org](mailto:paul@berra.org)>; Daniel Blackert;  
[alexandra@asiaecon.org](mailto:alexandra@asiaecon.org); [kristi@asiaecon.org](mailto:kristi@asiaecon.org)

Subject: Re: Meet and confer

David,

I would appreciate it if you could keep the focus on the merits.

Please let me know what is not accurate in the email. If there is anything inaccurate there I will correct it.

If you will not meet and confer with us on this routine motion in good faith and attempt to impose preconditions on the conference unilaterally that are not in the Rules, I will have no choice but to submit a declaration and/or these emails showing our efforts to comply with Local Rule 7-3.

The factual and legal basis for the motion is set forth adequately in our Opposition to Defendants' motion for summary judgment, these emails and in the Magistrate's order on the record Thursday. I believe you understand the basis because your reply said the relief must be requested in a separate motion. We would like to make that motion.

We need the testimony and documents identified in my letter Friday. We need that to further show genuine issues for trial and/or prepare our motion for summary judgment. Our efforts to obtain it included making a partially successful motion to compel.

In my opinion we have already conferred substantively when we met and conferred last Thursday on Plaintiffs' proposed summary judgment motion. If we move, we would ask that cross-motions be consolidated and consideration of yours be deferred to maximize judicial efficiency.

I am making the request for a separate conference as a courtesy. I do not want this to be overly contentious.

Lisa

On Jun 28, 2010, at 4:47 PM, "David Gingras" <[david@ripoffreport.com](mailto:david@ripoffreport.com)> wrote:

Lisa,

Until you answer my preliminary questions about the Rule 56(f) you want to bring, I do not want to discuss it with you on the phone. LR 7-3 requires us to have a thorough discussion of the proposed motion, and I want to have such a discussion. While an in-person (phone) conference is preferable, it is not mandatory. Of course, I am happy to talk to you about your motion by phone, but I would like to see a written explanation of your position first so that I can understand what you are proposing and so there is no dispute about what that proposal was.

As for your comments below, they are neither accurate nor helpful. However, because these issues aren't relevant to the Rule 56(f) motion, I will not respond to them at this time.

Please provide me with a written summary of your Rule 56(f) motion and I will review it and respond.

David Gingras, Esq.

General Counsel

Xcentric Ventures, LLC

<http://www.ripoffreport.com/>

[David@RipoffReport.com](mailto:David@RipoffReport.com)

<<http://www.ripoffreport.com/>> <http://www.ripoffreport.com/>

PO BOX 310, Tempe, AZ 85280

Tel.: (480) 668-3623

Fax: (480) 248-8326

-----Original Message-----

From: Lisa Borodkin [mailto:[lborodkin@gmail.com](mailto:lborodkin@gmail.com)]

Sent: Monday, June 28, 2010 4:07 PM

To: <[david@ripoffreport.com](mailto:david@ripoffreport.com)>

Cc: Maria Crimi Speth; <[paul@berra.org](mailto:paul@berra.org)>; Daniel Blackert;  
<[alexandra@asiaecon.org](mailto:alexandra@asiaecon.org)>; <[kristi@asiaecon.org](mailto:kristi@asiaecon.org)>

Subject: Re: Meet and confer

David,

Great. What time tomorrow do you want to meet and confer?

Regarding your other points, I definitely understand your concern.

While many of the things in the Opposition and Reply were said and written outside my presence, you did say "I hope you've enjoyed practicing law in California" in our rule 26f conference, which was also overheard by our law clerks. You've mentioned the Florida case - I believe it is called Whitley - the last two times we saw you, both after Ed's deposition and after last Thursday's hearing.

My understanding of your references to the Florida case is that you or Defendants personally sued the attorneys in a Ripoff case, and that we as attorneys should consider that our potential fate.

You have also threatened to make a Rule 11 motion against us personally. I will provide you authority that threatening Rule 11 sanctions without good grounds is itself sanctionable, if you so request.

Your client thanked us under oath for bringing errors in the Ripoff website to his attention and testified that he changed his disclosure practices regarding taped calls as a result of this litigation. I believe the case has merit on those admissions alone.

My understanding of your explanation for certain conduct is that you are less familiar with the code of professional responsibility in California than Arizona's. To some extent I think your admitted lack of familiarity with attorney standards in California contributed to these complications, and I do not think your own conduct merits a change in the rules.

Furthermore, I do not think you presented a fair picture to the Court of our response to your demand letter. I had already given you our position on many of the points in that letter by email over the previous weekend. Your assertion that we never responded in substance was misleading. Our response was to take your concerns under advisement and litigate the case.

Talk to you tomorrow.

Lisa

On Jun 28, 2010, at 3:56 PM, "David Gingras" <<mailto:david@ripoffreport.com>> [david@ripoffreport.com](mailto:david@ripoffreport.com)> wrote:

Yeah, I'm 100% confused now.

First of all, these are general comments which aren't helpful. In order to obtain relief under Rule 56(f), you need to identify specific discovery that you want, you need to demonstrate that the missing discovery is material to the pending MSJ, and you need to show that you have diligently sought discovery but haven't been able obtain the necessary information despite your best efforts.

Nothing in your email addresses any of these points.

Plaintiffs asked for and got an order staying discovery, and now you're claiming that defendants are "resisting discovery". I think you have this backwards. From the very start of this case I asked you to agree to expedite discovery, but you refused to do so without explaining why.

Also, you initially told me that you didn't think you needed or wanted any discovery. Only very recently have you started to serve some discovery, though some of this is stayed (at your request), and none of it is relevant to any of the MSJ issues.

Those points aside, I want to have a genuine meet and confer session with you, but I don't understand your position at all. The fact that you don't want to lose summary judgment is not, standing alone, a basis for relief under Rule 56(f).

David Gingras, Esq.

General Counsel

Xcentric Ventures, LLC

[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) [<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) <http://www.ripoffreport.com/>

[<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com) [<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com)  
[David@RipoffReport.com](mailto:David@RipoffReport.com)

[<image001.jpg>](#)

PO BOX 310, Tempe, AZ 85280

Tel.: (480) 668-3623

Fax: (480) 248-8326

---

From: Lisa Borodkin [mailto:[lborodkin@gmail.com](mailto:lborodkin@gmail.com)]

Sent: Monday, June 28, 2010 3:33 PM

To: Lisa Borodkin

Cc: <<<mailto:david@ripoffreport.com>> [david@ripoffreport.com](mailto:david@ripoffreport.com)>;  
Maria Crimi Speth; <<<mailto:paul@berra.org>> [paul@berra.org](mailto:paul@berra.org)>; Daniel Blackert;  
<<mailto:alexandra@asiaecon.org>> [alexandra@asiaecon.org](mailto:alexandra@asiaecon.org);  
<<mailto:kristi@asiaecon.org>> <<mailto:kristi@asiaecon.org>>  
<<mailto:kristi@asiaecon.org>> [kristi@asiaecon.org](mailto:kristi@asiaecon.org)

Subject: Re: Meet and confer

The basis is Defendants are resisting discovery, we got an order to compel, we think we can dispose of the matter on cross-motions for summary judgment or settle the matter with additional narrow but needed discovery.

Please also let me know if you will split costs of Thursday's transcript.

Lisa

On Jun 28, 2010, at 3:26 PM, Lisa Borodkin <<mailto:lborodkin@gmail.com>> <<mailto:lborodkin@gmail.com>>  
[lborodkin@gmail.com](mailto:lborodkin@gmail.com)> wrote:

Can we follow the Local Ruled please.

What time?

On Jun 28, 2010, at 3:22 PM, "David Gingras" <<mailto:david@ripoffreport.com>> <<mailto:david@ripoffreport.com>> <<mailto:david@ripoffreport.com>> [david@ripoffreport.com](mailto:david@ripoffreport.com)> wrote:

asking me to agree to give you more time to do discovery in order to respond to our MSJ, I don't think that request is timely; I think it could and should have been done 6+ weeks ago rather than on the eve of a MSJ hearing and barely 30 days before trial. These are important points because in the event you were successful in obtaining Rule 56(f) relief, there would be severe prejudice to Defendants (unless, of course, the trial date is vacated). Having said this, why don't you explain to me what discovery you feel you need and why you haven't been able to obtain it. As you know, you will need to explain this to the court in your Rule 56(f) motion anyway, so why not give me your position so I can consider it. Who knows, I may even agree with your request if there's a good factual basis for it of which I'm not presently aware. Also, despite the fact that we usually meet and confer via phone, I think we need to start doing this in writing so there's no dispute about who said what to whom. David Gingras, Esq. General Counsel Xcentric Ventures, LLC <<http://www.ripoffreport.com/>> <<http://www.ripoffreport.com/>> <<http://www.ripoffreport.com/>> <<mailto:David@RipoffReport.com>> <<mailto:David@RipoffReport.com>> <<mailto:David@RipoffReport.com>> <<mailto:David@RipoffReport.com>> <<http://www.ripoffreport.com/>> <<http://www.ripoffreport.com/>> <<http://www.ripoffreport.com/>> PO BOX 310, Tempe, AZ 85280 Tel.: (480) 668-3623 Fax: (480) 248-8326 From: Lisa Borodkin [<mailto:lborodkin@gmail.com>] Sent: Monday, June 28, 2010 3:02 PM To: <<mailto:david@ripoffreport.com>> <<mailto:david@ripoffreport.com>> <<mailto:david@ripoffreport.com>> Cc: Maria Crimi Speth; <<mailto:paul@berra.org>> <<mailto:paul@berra.org>> <<mailto:paul@berra.org>> Daniel Blackert Subject: Re: Meet and confer Yes. Sorry, i meant 56f. Can you do it today - no more than 5 minutes, unless you need longer. Just to comply with the prefilng rules. If tomorrow is better we can do that too. Lisa On Mon, Jun 28, 2010 at 2:22 PM, David Gingras wrote: I don't understand -- what do you mean about meeting and conferring re: Rule 26(f)? Did you mean 56(f)? Without knowing what you're talking about, I can't really comment. I'm always happy to meet and confer, but please keep in mind that I am currently trying to review nearly 500 pages of deposition transcripts from the 30(b)(6) and individual depos of Ed so I can respond to the issues in your letter from last week. That being said, if your need to meet and confer is urgent, let me know

and I can stop what I am doing. Otherwise, I think we can talk about this later. David Gingras, Esq. General Counsel Xcentric Ventures, LLC  
<<http://www.ripoffreport.com/>> <<http://www.ripoffreport.com/>>  
<<http://www.ripoffreport.com/>> <http://www.ripoffreport.com/>  
<<mailto:David@RipoffReport.com>> <<mailto:David@RipoffReport.com>>  
<<mailto:David@RipoffReport.com>> [David@RipoffReport.com](mailto:David@RipoffReport.com)  
<<http://www.ripoffreport.com/>> <<http://www.ripoffreport.com/>>  
<<http://www.ripoffreport.com/>> <http://www.ripoffreport.com/> PO BOX 310, Tempe, AZ 85280 Tel.: (480) 668-3623 Fax: (480) 248-8326 -----Original Message-----  
From: Lisa Borodkin [<mailto:lborodkin@gmail.com>] Sent: Monday, June 28, 2010 12:04 PM To: <<mailto:david@ripoffreport.com>> <<mailto:david@ripoffreport.com>>  
<<mailto:david@ripoffreport.com>> [david@ripoffreport.com](mailto:david@ripoffreport.com) Cc: Maria Crimi Speth; <<mailto:paul@berra.org>> <<mailto:paul@berra.org>> <<mailto:paul@berra.org>>  
[paul@berra.org](mailto:paul@berra.org); Daniel Blackert Subject: Meet and confer Hi David, I read your reply papers. Are you available to meet and confer on a Rule 26f motion today?  
Lisa -- Lisa J. Borodkin <<mailto:lisa@lisaborodkin.com>>  
<<mailto:lisa@lisaborodkin.com>> <<mailto:lisa@lisaborodkin.com>>  
[lisa@lisaborodkin.com](mailto:lisa@lisaborodkin.com) 323-337-7933 -----=\_NextPart\_001\_01B9\_01CB16D5.C11A4300  
Content-Type: text/html; charset="us-ascii" Content-Transfer-Encoding: quoted-printable

Lisa,

I take the meet-and-confer rules pretty seriously, so I think we obviously need to follow them. At the same time, to the extent you're asking me to agree to give you more time to do discovery in order to respond to our MSJ, I don't think that request is timely; I think it could and should have been done 6+ weeks ago rather than on the eve of a MSJ hearing and barely 30 days before trial. These are important points because in the event you were successful in obtaining Rule 56(f) relief, there would be severe prejudice to Defendants (unless, of course, the trial date is vacated).

Having said this, why don't you explain to me what discovery you feel you need and why you haven't been able to obtain it. As you know, you will need to explain this to the court in your Rule 56(f) motion anyway, so why not give me your position so I can consider it. Who knows, I may even agree with your request if there's a good factual basis for it of which I'm not presently aware.

Also, despite the fact that we usually meet and confer via phone, I think we need to start doing this in writing so there's no dispute about who said what to whom.

David Gingras, Esq.

General Counsel

Xcentric Ventures, LLC

[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) [<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) [<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
<http://www.ripoffreport.com/>

[<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com)  
[<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com) [<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com)  
[<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com) [David@RipoffReport.com](mailto:David@RipoffReport.com)

<image001.jpg>

PO BOX 310, Tempe, AZ 85280

Tel.: (480) 668-3623

Fax: (480) 248-8326

---

From: Lisa Borodkin [mailto:[lborodkin@gmail.com](mailto:lborodkin@gmail.com)]

Sent: Monday, June 28, 2010 3:02 PM

To: <mailto:[david@ripoffreport.com](mailto:david@ripoffreport.com)>  
<mailto:[david@ripoffreport.com](mailto:david@ripoffreport.com)> <mailto:[david@ripoffreport.com](mailto:david@ripoffreport.com)>  
[david@ripoffreport.com](mailto:david@ripoffreport.com)

Cc: Maria Crimi Speth; <mailto:[paul@berra.org](mailto:paul@berra.org)>  
<mailto:[paul@berra.org](mailto:paul@berra.org)> <mailto:[paul@berra.org](mailto:paul@berra.org)> [paul@berra.org](mailto:paul@berra.org); Daniel  
Blackert

Subject: Re: Meet and confer

Yes. Sorry, i meant 56f.

Can you do it today - no more than 5 minutes, unless  
you need longer. Just to comply with the prefiling rules.

If tomorrow is better we can do that too.

Lisa

On Mon, Jun 28, 2010 at 2:22 PM, David Gingras <<mailto:david@ripoffreport.com>> <<mailto:david@ripoffreport.com>>  
<<mailto:david@ripoffreport.com>> <<mailto:david@ripoffreport.com>>  
[david@ripoffreport.com](mailto:david@ripoffreport.com)> wrote:

I don't understand -- what do you mean about meeting and conferring re: Rule 26(f)? Did you mean 56(f)?

Without knowing what you're talking about, I can't really comment. I'm always happy to meet and confer, but please keep in mind that I am currently trying to review nearly 500 pages of deposition transcripts from the 30(b)(6) and individual depositions of Ed so I can respond to the issues in your letter from last week.

That being said, if your need to meet and confer is urgent, let me know and I can stop what I am doing. Otherwise, I think we can talk about this later.

David Gingras, Esq.

General Counsel

Xcentric Ventures, LLC

[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) [<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) [<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
<http://www.ripoffreport.com/>

[<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com)  
[<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com) [<mailto:David@RipoffReport.com>](mailto:David@RipoffReport.com)  
[David@RipoffReport.com](mailto:David@RipoffReport.com)

[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) [<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
[<http://www.ripoffreport.com/>](http://www.ripoffreport.com/) [<http://www.ripoffreport.com/>](http://www.ripoffreport.com/)  
<http://www.ripoffreport.com/>

PO BOX 310, Tempe, AZ 85280

--

Lisa J. Borodkin  
[lisa@lisaborodkin.com](mailto:lisa@lisaborodkin.com)  
323-337-7933

--

Lisa J. Borodkin  
[lisa@lisaborodkin.com](mailto:lisa@lisaborodkin.com)  
323-337-7933

---