

TABLE OF CONTENTS

	<u>Page</u>
ITEM 1. THE FRANCHISOR, ITS PREDECESSORS AND AFFILIATES.....	1
ITEM 2. BUSINESS EXPERIENCE.....	2
ITEM 3. LITIGATION.....	2
ITEM 4. BANKRUPTCY.....	^10
ITEM 5. INITIAL FRANCHISE FEE.....	^11
ITEM 6. OTHER FEES.....	^13
ITEM 7. THE FRANCHISEE'S INITIAL INVESTMENT.....	^14
ITEM 8. RESTRICTIONS ON SOURCES OF PRODUCTS AND SERVICES.....	^18
ITEM 9. FRANCHISEE'S OBLIGATIONS.....	^20
ITEM 10. FINANCING.....	^22
ITEM 11. FRANCHISOR'S OBLIGATIONS.....	^24
ITEM 12. TERRITORY.....	^30
ITEM 13. TRADEMARKS.....	^31
ITEM 14. PATENTS, COPYRIGHTS AND PROPRIETARY INFORMATION.....	^32
ITEM 15. OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION OF THE FRANCHISE BUSINESS.....	^32
ITEM 16. RESTRICTIONS ON WHAT THE FRANCHISEE MAY SELL.....	^32
ITEM 17. RENEWAL, TERMINATION, TRANSFER AND DISPUTE RESOLUTION.....	^32
ITEM 18. PUBLIC FIGURES.....	^36
ITEM 19. EARNINGS CLAIMS.....	^36
ITEM 20. LIST OF OUTLETS.....	^36
ITEM 21. FINANCIAL STATEMENTS.....	^38
ITEM 22. CONTRACTS.....	^39

- Exhibit "A" Franchise Agreement and Addendum to Franchise Agreement
- Exhibit "B" Lease and Addendum
- Exhibit "C" Sublease and Addendum
- Exhibit "D" Purchase Agreement
- Exhibit "E" Equipment Sublease
- Exhibit "F" Guarantee of Performance
- Exhibit "G" Form of Secured Promissory Note
- Exhibit "H" Security Agreement
- Exhibit "I" Current Form of Consent to Transfer
- Exhibit "J" Financial Statements
- Exhibit "K" Table of Contents of Operations Manual
- Exhibit "L" List of Franchisees
- Exhibit "M" List of Franchisee Terminations, Cancellations and Closures
- Exhibit "N" List of State Regulatory Agencies and Administrators
- Exhibit "O" List of Agents for Service of Process
- Exhibit "P" Franchise Brokers
- Exhibit "Q" Addendum to Franchise Agreement (Special Opportunity Centers)
- Exhibit "R" Point of Sale Computer System Payment Program Agreement
- Exhibit "S" Acknowledgement of Receipt