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Exhibits

- A. List of State Administrators
- B. State Effective Dates
- C. Agents for Service of Process
- D. Application for Franchise Award

- E. Confidentiality Agreement
- F. Franchise Agreement, which includes several Schedules, including (among others):
 - Schedule C Additional Outlets Rider
 - Schedule G Hardware and Software Requirements
 - Schedule I Guaranty and Indemnification Covenant
 - Schedule J Appointment of Agent/Power of Attorney
 - Schedule K Conditional Assignment of Telephone Number, Telephone Listing and Internet Presence
 - Schedule L Renewal Rider
 - Schedule M Landlord/Franchisor Agreement
 - Schedule N All Hands Confidentiality Agreement
- G. State Specific Amendments to Franchise Agreement
- H. Product Supply Agreement and Purchase Order Form
- I. Security Agreement and UCC-1 Financing Statement
- J. Entity Profile
- K. Franchisee Disclosure Questionnaire
- L. Receipt of Franchise Related Documents
- M. Citifinancial Retail Services Dealer Agreement
- N. Table of Contents of EQ3 Operations Manual
- O. General Release
- P. List of Franchisees
- Q. Franchisees Who Left System or Have Not Communicated
- R. Financial Statements
- S. State Specific Addenda

APPLICABLE STATE LAW MAY REQUIRE ADDITIONAL DISCLOSURES REGARDING THE INFORMATION IN THIS OFFERING CIRCULAR OR STATE SPECIFIC AMENDMENTS TO THE FRANCHISE AGREEMENT. THESE ADDITIONAL DISCLOSURES OR STATE SPECIFIC AMENDMENTS TO THE FRANCHISE AGREEMENT, IF ANY, APPEAR IN THE STATE ADDENDA AT **EXHIBIT S** OR THE STATE SPECIFIC FRANCHISE AGREEMENT AMENDMENTS IN **EXHIBIT G**, EXCEPT THAT ADDITIONAL DISCLOSURES RELATED TO MICHIGAN LAW CAN BE FOUND RIGHT BEFORE THIS TABLE OF CONTENTS.