

TABLE OF CONTENTS

<u>Section</u>	<u>Page</u>
ITEM 1	THE FRANCHISOR, ITS PREDECESSORS AND AFFILIATES..... 1
ITEM 2	BUSINESS EXPERIENCE..... 2
ITEM 3	LITIGATION..... 4
ITEM 4	BANKRUPTCY..... 5
ITEM 5	INITIAL FRANCHISE FEE..... 5
ITEM 6	OTHER FEES..... 6
ITEM 7	INITIAL INVESTMENT..... 7
ITEM 8	RESTRICTIONS ON SOURCES OF PRODUCTS AND SERVICES.....10
ITEM 9	FRANCHISEE'S OBLIGATIONS.....13
ITEM 10	FINANCING.....15
ITEM 11	FRANCHISOR'S OBLIGATIONS.....17
ITEM 12	TERRITORY.....22
ITEM 13	TRADEMARKS.....24
ITEM 14	PATENTS, COPYRIGHTS AND PROPRIETARY INFORMATION.....25
ITEM 15	OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION OF THE FRANCHISE BUSINESS.....26
ITEM 16	RESTRICTIONS ON WHAT THE FRANCHISEE MAY SELL.....27
ITEM 17	RENEWAL, TERMINATION, TRANSFER AND DISPUTE RESOLUTION.....27
ITEM 18	PUBLIC FIGURES.....30
ITEM 19	EARNINGS CLAIMS.....30
ITEM 20	LIST OF OUTLETS.....30
ITEM 21	FINANCIAL STATEMENTS.....33
ITEM 22	CONTRACTS.....33
ITEM 23	RECEIPT.....33
Exhibit A	- State Agencies
Exhibit B	- State Law Addendum
Exhibit C	- Franchise Agreement and attached Exhibits: 1 - Terms 2 - Confidentiality and Unfair Competition Agreement
Exhibit D	- Payroll Funding Loan Documents
Exhibit E	- Working Capital Loan Documents
Exhibit F	- Tables of Contents of Manuals
Exhibit G	- Franchisees
Exhibit H	- Former Franchisees
Exhibit I	- Financial Statements
Exhibit J	- Agents for Service of Process
Exhibit K	- Amendment to Lease
Exhibit L	- Additional Territory Amendment

RECEIPTS