

TABLE OF CONTENTS

<u>ITEM</u>		<u>PAGE</u>
ITEM 1	THE FRANCHISOR, ITS PREDECESSORS AND AFFILIATES.....	1
ITEM 2	BUSINESS EXPERIENCE.....	4
ITEM 3	LITIGATION	5
ITEM 4	BANKRUPTCY	5
ITEM 5	INITIAL FRANCHISE FEE	5
ITEM 6	OTHER FEES.....	6
ITEM 7	INITIAL INVESTMENT.....	9
ITEM 8	RESTRICTIONS ON SOURCES OF PRODUCTS AND SERVICES.....	13
ITEM 9	FRANCHISEE'S OBLIGATIONS	15
ITEM 10	FINANCING ARRANGEMENTS.....	17
ITEM 11	FRANCHISOR'S OBLIGATIONS	19
ITEM 12	TERRITORY	24
ITEM 13	TRADEMARKS	26
ITEM 14	PATENTS, COPYRIGHTS AND PROPRIETARY INFORMATION.....	27
ITEM 15	OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION OF THE FRANCHISED BUSINESS.....	28
ITEM 16	RESTRICTIONS ON WHAT THE FRANCHISEE MAY SELL.....	28
ITEM 17	RENEWAL, TERMINATION, TRANSFER AND DISPUTE RESOLUTION.....	29
ITEM 18	PUBLIC FIGURES	36
ITEM 19	EARNINGS CLAIMS.....	36
ITEM 20	LIST OF OUTLETS.....	36
ITEM 21	FINANCIAL STATEMENTS.....	38
ITEM 22	CONTRACTS.....	38
ITEM 23	RECEIPTS.....	38

{EXHIBITS AND ATTACHMENTS ARE LISTED ON THE FOLLOWING PAGE}

EXHIBITS

- Exhibit A - Financial Statements
Exhibit B - Franchise Agreement (with attachments and exhibits)
Attachment A - Guaranty and Assumption Agreement
Attachment B - Principal Signature Page
Exhibit A - Marks
Exhibit B - Minimum Business Volume
Exhibit C - Territory
Exhibit D - ACH Authorization
Exhibit E - Franchisee Ownership Structure
Exhibit F - Blanket UCC Financing Form
Exhibit G - Participation Agreement
Exhibit H - Confirmation of Transaction
Exhibit I - List of Franchised Outlets
Exhibit J - List of Franchisees Who Have Left the System
Exhibit K - Table of Contents (Operations Manual)
Exhibit L - Illustration of Funding Transaction
Exhibit M - Computer System Specifications
Exhibit N - Information Regarding Lead Referral Sources and Franchise Brokers
Exhibit O - Accord Financial, Inc. Loan and Security Agreement

ATTACHMENTS

- Attachment A - List of State Administrators
Attachment B - Agents for Service of Process