

TABLE OF CONTENTS

<u>ITEM</u>	<u>PAGE</u>
1 THE FRANCHISOR, ITS PREDECESSORS AND AFFILIATES	6
2 BUSINESS EXPERIENCE	9
3 LITIGATION	10
4 BANKRUPTCY	10
5 INITIAL FRANCHISE FEE	10
6 OTHER FEES	10
7 INITIAL INVESTMENT	12
Single Store	12
Area Development	13
8 RESTRICTION ON SOURCES OF PRODUCTS AND SERVICES	14
9 FRANCHISEE'S OBLIGATIONS	17
Single Store	17
Area Developer	19
10 FINANCING	21
11 FRANCHISORS OBLIGATIONS	21
12 TERRITORY	28
13 TRADEMARKS	29
14 PATENTS, COPYRIGHTS AND PROPRIETARY INFORMATION	30
15 OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION	32
OF THE FRANCHISE BUSINESS	
16 RESTRICTIONS ON WHAT THE FRANCHISE MAY SELL	32
17 RENEWAL, TERMINATION, TRANSFER AND DISPUTE	33
RESOLUTION	
18 PUBLIC FIGURES	38
19 EARNINGS CLAIMS	39

ITEM.....	PAGE
20 LIST OF STORES	39
21 FINANCIAL STATEMENTS	39
22 CONTRACTS.....	40
23 RECEIPT	LAST PAGE

EXHIBITS

- Exhibit 1. List of State Agencies/Agents for Service of Process
- Exhibit 2. Franchise Agreement
- Exhibit 2A. Area Development Agreement
- Exhibit 3. Guaranty of Obligations
- Exhibit 4. Operations Manual Table of Contents
- Exhibit 5. List of Franchisees
- Exhibit 6. Franchisees Who Have Left the System
- Exhibit 7. Reserved
- Exhibit 8. Financial Statement
- Exhibit 9. Release
- Exhibit 10. Receipt
- Exhibit 11 Internet Advertisement Statement