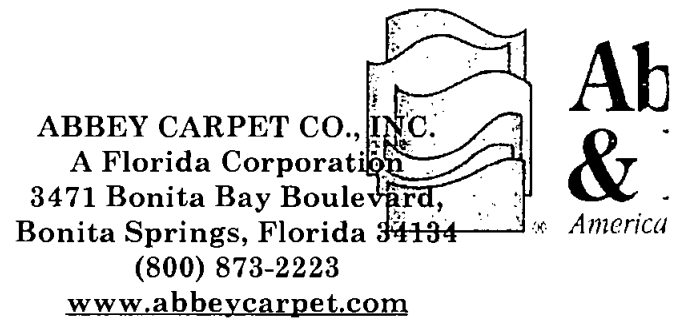


FRANCHISE DISCLOSURE DOCUMENT



As a franchisee, you will have the right to use the ABBEY marketing and merchandising system for selling floor covering and window treatment products to consumers.

The total investment necessary to begin operation of an ABBEY franchise is between approximately \$44,900 and ~~\$84,600~~ \$83,750. This includes \$32,000 that must be paid to ABBEY.

This disclosure document summarizes certain provisions of your membership agreement and other information in plain English. Read this disclosure document and all accompanying agreements carefully. You must receive this disclosure document at least 14 calendar days before you sign a binding agreement with, or make any payment to, ABBEY or an affiliate in connection with the proposed franchise sale. **Note, however, that no governmental agency has verified the information in this document.**

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as "*A Consumer's Guide to Buying a Franchise*," which can help you understand how to use this disclosure document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC's home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

ISSUANCE DATE: MARCH 18, ~~2014~~ 2015

STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed in Exhibit "G" for information about the franchisor, or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

1. THE MEMBERSHIP AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION/LITIGATION ONLY IN FLORIDA. OUT-OF-STATE ARBITRATION/LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST MORE TO ARBITRATE/LITIGATE WITH ABBEY IN FLORIDA THAN IN YOUR HOME STATE.

2. THE MEMBERSHIP AGREEMENT STATES THAT FLORIDA LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.

3. THE MEMBERSHIP AGREEMENT REQUIRES YOU TO PURCHASE, FOR EACH OF YOUR SHOWROOMS, A MINIMUM OF \$350,000 OR 80% OF YOUR TOTAL FLOOR COVERING AND WINDOW TREATMENT PURCHASES, WHICHEVER IS GREATER, THROUGH THE ABBEY MARKETING AND MERCHANDISING SYSTEM DURING THE CALENDAR YEAR FOLLOWING THE OPENING OF EACH SUCH SHOWROOM. YOUR FAILURE TO MEET THE MINIMUM PURCHASE REQUIREMENT COULD RESULT IN TERMINATION OF YOUR FRANCHISE. YOUR COMPLIANCE WITH THE MINIMUM PURCHASE REQUIREMENT COULD ALSO BE ONE FACTOR, AMONG OTHERS, WHEN DETERMINING WHETHER TO RENEW YOUR FRANCHISE OR GRANT YOU ADDITIONAL FRANCHISES.

4. IF YOU DEFAULT UNDER THE MEMBERSHIP AGREEMENT FOR ONE OF YOUR ABBEY SHOWROOMS, FRANCHISOR HAS THE RIGHT TO TERMINATE YOUR RIGHTS TO OPERATE ALL OF YOUR ABBEY SHOWROOMS.

4-5. THERE MAY BE OTHER RISKS CONCERNING THIS MEMBERSHIP.

See the following state effective date summary page for state effective dates.

~~ABBEY CARPET & FLOOR SHOWROOM~~
STATE EFFECTIVE DATES OF FRANCHISE REGISTRATION

CALIFORNIA	File Number 995-2622 Effective Date:
HAWAII	No File Number Issued Effective Date:
ILLINOIS	File Number 198-161-1314 Effective Date:
INDIANA	File Number 13-0360 <u>14-0191</u> RN Effective Date:
MARYLAND	File Number FR19910602 Effective Date:
MICHIGAN	No File Number Issued Effective Date:
MINNESOTA	File Number F-2060 Effective Date:
NEW YORK	File Number 89-0103 Effective Date:
NORTH DAKOTA	File Number FR0013 Effective Date:
RHODE ISLAND	File Number 93-07 Effective Date:
SOUTH DAKOTA	File Number 828 Effective Date:
UTAH	File Number BO2777 Effective Date:
VIRGINIA	File Number 1024 Effective Date:
WASHINGTON	File Number 70001437 Effective Date:
WISCONSIN	File Number 387742-71 Effective Date:

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