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FRANCHISE DISCLOSURE DOCUMENT**CITY PUBLICATIONS FRANCHISE GROUP, INC.**

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CITY PUBLICATIONS FRANCHISE GROUP, INC offers franchises for the operation of a business which provides high quality direct mail advertising to a target market of affluent homeowners

The total investment necessary to begin operation of a City Publications franchise is from \$43,650 to \$267,850 That includes from \$40,000 to \$250,000 that must be paid to the franchisor and an affiliate

This disclosure document summarizes certain provision of your franchise 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 the franchisor or an affiliate in connection with the proposed franchise sale **Note, however, that no government agency has verified the information contained in this document.**

You may wish to receive your disclosure document in another format that is more convenient for you To discuss the availability of disclosures in a different format, contact Richard Houden at the number or web address listed above

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 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, N W 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

The date of issuance of this Franchise Disclosure Document is February 18, 2019

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 A for information about the franchisor, about other franchisors, 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 FRANCHISE AGREEMENT REQUIRES THAT MOST DISAGREEMENTS BE SUBMITTED TO ARBITRATION (OR LITIGATION IF ARBITRATION IS NOT APPLICABLE) IN GEORGIA. OUT OF STATE ARBITRATION (OR LITIGATION) MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE (OR LITIGATE) WITH US IN GEORGIA THAN IN YOUR HOME STATE.

2 THE FRANCHISE AGREEMENT STATES THAT THE LAWS OF THE STATE OF GEORGIA GOVERN THE AGREEMENT, AND THESE LAWS MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS. SOME STATE FRANCHISE LAWS PROVIDE THAT CHOICE OF LAW PROVISIONS ARE VOID OR SUPERSEDED. YOU MIGHT WANT TO INVESTIGATE WHETHER YOU ARE PROTECTED BY A STATE FRANCHISE LAW. YOU SHOULD REVIEW THE STATE SPECIFIC ADDENDUM ATTACHED TO THIS DISCLOSURE DOCUMENT AND FRANCHISE AGREEMENT FOR STATE SPECIFIC PROVISIONS.

3 THE FRANCHISED BUSINESS IS HIGHLY SENSITIVE TO POSTAGE RATES. SHOULD POSTAGE RATES INCREASE SIGNIFICANTLY, IT MAY SUBSTANTIALLY INCREASE YOUR COSTS TO OPERATE THE FRANCHISED BUSINESS.

4 THE FRANCHISE AGREEMENT CONTAINS PROVISIONS THAT LIMIT A FRANCHISEE'S RIGHTS AND MAY NOT BE ENFORCEABLE IN CALIFORNIA, INCLUDING BUT NOT LIMITED TO A TIME LIMIT TO RAISE CLAIMS AGAINST THE FRANCHISOR, LIMITATIONS OF DAMAGES AND WAIVER OF A JURY TRIAL.

5 THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

We use the services of one or more **FRANCHISE BROKERS** or referral sources to assist us in selling our franchise. A franchise broker or referral source represents us, not you. We pay this person a fee for selling our franchise or referring you to us. You should make sure to do your own investigation of the franchise.

See following page for an effective date in your state.

EFFECTIVE DATES BY STATE

State	Effective Date
California	March 30, 2018
Florida	Exempt
Illinois	April 20, 2018
Indiana	July 16, 2018
Maryland	November 8, 2018
Michigan	July 16, 2018
Minnesota	May 7, 2018
New York	May 30, 2018
Texas	Exempt
Virginia	November 15, 2018
Washington	July 10, 2018

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