

# Curves®

**Curves NA, Inc.**  
100 Ritchie Road  
Woodway, Texas 76712  
T:( 800) 848-1096

November 16, 2018

Minnesota Department of Commerce  
Securities Section  
85 7<sup>th</sup> Place East, Suite 280  
Saint Paul, MN 55101

**Re: Deficiency Corrections for Curves NA Inc.**  
File No. F-8688  
Franchisor: Curves NA, Inc.  
Franchise Name: Curves

Please find the enclosed updates in response to the Deficiency Notification dated 9/21/2018.

Please feel free to contact us at [CurvesLegal@Curves.com](mailto:CurvesLegal@Curves.com). Thank you for your assistance.

Sincerely,

Brandi Kirkpatrick  
Curves NA, INC.  
[CurvesLegal@Curves.com](mailto:CurvesLegal@Curves.com)  
800-848-1096 Ext: 1162

RECEIVED

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MAILROOM



JAYNES REITMEIER BOYD & THERRELL, P.C.  
Certified Public Accountants  
5400 Bosque Blvd., Ste. 500 | Waco, TX 76710  
P.O. Box 7616 | Waco, TX 76714  
Main 254.776.4190 | Fax 254.776.8489 | jrbt.com

CNAG, Inc.  
100 Ritchie Road  
Waco, TX 76712

Jaynes, Reitmeier, Boyd & Therrell, P.C. agrees to the inclusion in the Franchise Disclosure Document issued by Curves NA, Inc. on June 26, 2018 our report dated June 21, 2018 on our audit of the financial statements of CNAG, Inc. as of May 31, 2018 and for the period from inception (May 2, 2018) to May 31, 2018. Jaynes, Reitmeier, Boyd & Therrell, P.C. has not performed any procedures subsequent to the date of our report.



June 26, 2018

## 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 Attachment A 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 FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY NONBINDING MEDIATION ONLY IN WACO, TEXAS, THEN TO LITIGATION ONLY IN A STATE OR FEDERAL COURT IN WACO, TEXAS. OUT-OF-STATE MEDIATION OR LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT. IT MAY ALSO COST YOU MORE TO MEDIATE OR LITIGATE WITH US IN TEXAS THAN IN YOUR HOME STATE.
2. THE FRANCHISE AGREEMENT STATES THAT TEXAS 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. DURING THE LAST THREE YEARS, A LARGE NUMBER OF FRANCHISED UNITS WERE TERMINATED, NOT RENEWED, OR CEASED OPERATIONS FOR OTHER REASONS. THIS FRANCHISE COULD BE A HIGHER RISK INVESTMENT THAN A FRANCHISE IN A SYSTEM WITH A LOWER TURNOVER RATE.
4. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

~~Minn. State. §80C.21 and Minn. Rule 2860.4400J prohibit Us from requiring litigation to be conducted outside Minnesota. In additional, nothing in this Disclosure Document or agreement can abrogate or reduce any of Your rights as provided for in Minnesota Statutes, Chapter 80C, or Your rights to any procedures, forum, or remedies provided for by the laws or the jurisdiction.~~

We may 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 be sure to do your own investigation of the franchise.

Effective Date: \_\_\_\_\_

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