



 Department of Business Oversight

# REGIONAL

# FRANCHISE DISCLOSURE DOCUMENT (Disclosure, Agreement & Exhibits)

The issuance date of this Franchise Disclosure Document is May 18, 2015, unless otherwise noted on the States Effective Dates page inside this document

ERA – 2015 Regional FDD US 55617281 12

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## FRANCHISE DISCLOSURE DOCUMENT EXPENSE REDUCTION ANALYSTS, INC A California corporation Bent Tree Tower II 16479 North Dallas Parkway, Suite 240 Addison, Texas 75001 Telephone (469) 310-2970 Fax (469) 461-1199 URL www expensereduction com

As a Regional License franchisee, you will operate a unique business we call a "Consulting Practice" that saves money and finds extra profit for private and public company clients You will analyze the services and products of your client companies, identify opportunities to reduce operating costs, and provide a variety of cost saving solutions to each client Your clients benefit by saving money through reducing operating costs, and you benefit by receiving a percentage of the documented savings your clients achieve

The total investment necessary to begin operation of an Expense Reduction Analyst® Consulting Practice ranges from \$66,000 to \$85,900 This amount includes \$59,900 that must be paid to the franchisor

This Disclosure Document summarizes certain provisions of your Franchise Agreement and other information in plain English Read the 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 payments 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 Franchise Disclosure Document in another format that is more convenient for you To discuss the availability of disclosures in different formats, contact Expense Reduction Analysts, Bent Tree Tower II, 16479 North Dallas Parkway, Suite 240, Addison, Texas 75001, franchise-info@expensereduction com

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, such as 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, NW, Washington, DC 20580 You can also visit the FTC's home page at www ftc gov for additional information Call your state agency listed on Exhibit A 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

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ERA – 2015 Regional FDD US<sup>3</sup>55617281 12



# **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 THIS FRANCHISE WITH A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS IT OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT

Call the state franchise administrator listed on Exhibit 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 STATES THAT TEXAS LAW GOVERNS THE AGREEMENT THIS LAW MAY NOT PROVIDE THE SAME PROTECTION AND BENEFITS AS LOCAL LAW YOU MAY WANT TO COMPARE THESE LAWS PLEASE REFER TO ANY STATE-SPECIFIC ADDENDUM THAT MAY BE ATTACHED TO THE DISCLOSURE DOCUMENT FOR DETAILS
- 2 ANY VOLUME, PROFIT AND POSSIBLE SUCCESS ARE PRIMARILY DEPENDENT ON YOUR ABILITY AND EFFORTS AS AN INDEPENDENT BUSINESS OPERATOR, YOUR SALES ABILITY, AS WELL AS THE DEGREE TO WHICH YOU FOLLOW THE EXPENSE REDUCTION ANALYSTS SYSTEM
- 3 THE FRANCHISE AGREEMENT PERMITS YOU TO MEDIATE, ARBITRATE OR LITIGATE WITH US ONLY IN TEXAS OUT OF STATE LITIGATION OR ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES IT MAY ALSO COST MORE TO MEDIATE OR ARBITRATE WITH US IN TEXAS THAN IN YOUR HOME STATE
- 4 YOU WILL NOT HAVE AN EXCLUSIVE TERRITORY WE WILL ESTABLISH OTHER FRANCHISES OFFERING SIMILAR SERVICES UNDER THE SAME NAME AND MARKS WITHIN YOUR TERRITORY IN COMPETITION WITH YOU

#### 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 may pay this

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