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DEPARTMENT OF
BUSINESS OVERSIGHT
SAN FRANCISCO

299 Marsh St
San Luis Obispo, Ca 93401
805.542 0255
email bread@houseofbread.com

FRANCHISE DISCLOSURE DOCUMENT 2015

House of Bread Franchising is a corporation with principal business address of 299 Marsh St , San Luis Obispo, California 93401 Telephone is 805 542 0255 and email address is bread@houseofbread com House of Bread, House of Bread Bakery Cafe, and House of Bread Senior are different names for the same company of House of Bread that is separate from House of Bread Franchising House of Bread Junior and the Brew House are separate optional offerings under House of Bread Franchising

The business trademark is the name House of Bread

The franchisee will operate a specialty bread bakery cafe offering healthy, low-fat, and deliciously baked goods and sandwiches

The total estimated initial investment ranges from \$157,000 to \$347,000 for one unit The one unit is the House of Bread Senior bakery cafe This includes the franchise fee that is paid to the franchisor The initial franchise fee is \$35,000 for one franchise HOB does offer a Multi-Unit franchise agreement The first franchise unit is \$35,000, the second unit is \$17,500 and third through the eighth unit is \$10,000 The minimum franchise fee for a multiple unit franchise agreement of two units is \$52,500 and the maximum franchise fee for a multiple unit franchise agreement of eight units is \$127,500

The disclosure document summarizes certain provision of your franchise agreement and other information in plain English Read this 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 governmental agency has verified the information contained 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, such as a lawyer and/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, D C 20580 You can also visit the FTC's home page at www.ftc.gov for additional information

There may also be laws on franchising in your state Ask your state agencies about them Call the state franchise administrator listed in Exhibit E for information about the franchisor or about franchising in your state

Issuance Date _____

STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state 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 E 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

A spouse does not need to sign a personal guarantee

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

1 THE FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY LITIGATION/ARBITRATION/MEDIATION ONLY IN CALIFORNIA OUT OF STATE ITIGATION/ARBITRATION/MEDIATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES IT MAY ALSO COST YOU MORE TO SUE/ARBITRATE/MEDIATE WITH US IN CALIFORNIA THAN IN YOUR OWN STATE SEE THE STAE ADDENDA TO THE FRANCHISE AGREEMENT AND THE STATE ADDENDA TO THE DISCLOSURE DOCUMENT

2 THE FRANCHISE AGREEMENT STATES THAT CALIFORNIA 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 EVEN THOUGH THE FRANCHSIE

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