

FRANCHISE DISCLOSURE DOCUMENT

JUST BETWEEN FRIENDS FRANCHISE SYSTEM, INC.

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The JUST BETWEEN FRIENDS FRANCHISE SYSTEM, INC ("JUST BETWEEN FRIENDS" or "JBF"), an Oklahoma Corporation, offers you a franchise to engage in the business of selling maternity and children's clothing and toys and other items on consignment using JBF's unique business system, appearance and trademarks in a specified geographic territory

The estimated total investment necessary to begin operations of a Just Between Friends franchise ranges from approximately \$24,074 to approximately \$33,668 This includes \$14,900 in initial franchise fees that must be paid by you to us

This disclosure document summarizes certain provisions of your franchise agreement and other agreements and provides you with information about JBF 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 JBF or make any payment to JBF 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 by electronic means or by paper, whichever is most convenient to you. To discuss receipt of this document in another format, contact JBF at Corporate@jbfsale.com

The terms of your franchise agreement will govern your relationship with us. Do not rely on this disclosure document alone to understand your rights and obligations. Read the franchise agreement and all related agreements carefully. Show these agreements and this disclosure document to your adviser or your franchise attorney before you sign any agreements with us.

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 may 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 agency listed in Exhibit D to this Disclosure Document about these laws

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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 DOCUMENT Call the state franchise administrator listed in Exhibit D to this Disclosure Document 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

CERTAIN RISK FACTORS

Please consider the following RISK FACTORS before you buy this franchise

- THE FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH JBF BY ARBITRATION ONLY IN TULSA COUNTY, OKLAHOMA IT MAY COST YOU MORE TO ARBITRATE IN OKLAHOMA THAN IN YOUR HOME STATE OUT OF STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES IT MAY ALSO COST YOU MORE TO ARBITRATE WITH JBF IN OKLAHOMA THAN IN YOUR STATE THE FRANCHISE AGREEMENT ALSO REQUIRES MEDIATION AS A CONDITION PRECEDENT TO FILING AN ACTION FOR ARBITRATION
- ARBITRATION WILL NOT BE USED FOR ANY DISPUTE WHICH INVOLVES A FRANCHISEE'S CONTINUED USAGE OF ANY OF THE MARKS OR ANY ISSUE INVOLVING INJUNCTIVE RELIEF AGAINST A FRANCHISEE ALL OF THESE ISSUES WILL BE SUBMITTED INITIALLY TO A COURT IN TULSA, OKLAHOMA THE PARTIES CONSENT TO PERSONAL JURISDICTION IN TULSA, OKLAHOMA OVER ANY SUCH ISSUES THAT ARE NOT SUBJECT TO ARBITRATION
- 3 THE FRANCHISE AGREEMENT STATES THAT OKLAHOMA LAW GOVERNS THE AGREEMENT OKLAHOMA LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS THE LOCAL LAW WHERE YOUR FRANCHISE IS TO BE LOCATED YOU MAY WANT TO COMPARE THESE LAWS OKLAHOMA LAW GOVERNS THE FRANCHISE AGREEMENT, EXCEPT FOR CERTAIN PROVISIONS OKLAHOMA LAW MAY NOT BE AS FAVORABLE TO YOU AS THE LAW WHERE YOUR FRANCHISE IS LOCATED
- 4 THE PROVISION IN THE FRANCHISE AGREEMENT WHICH PROVIDES FOR TERMINATION UPON THE COMMENCEMENT OF A BANKRUPTCY OF THE FRANCHISEE MAY NOT BE ENFORCEABLE
- 5 CONTINUATION OF YOUR RIGHTS TO THE TERRITORY IS DEPENDENT UPON YOU ACHIEVING CERTAIN MINIMUM LEVELS OF GROSS RECEIPTS SEE



EXHIBIT 3 OF THE FRANCHISE AGREEMENT

THE INFORMATION CONTAINED IN THIS DISCLOSURE DOCUMENT HAS NOT BEEN VERIFIED BY THIS STATE IF YOU HAVE ANY QUESTIONS OR CONCERNS ABOUT THIS INVESTMENT, SEEK PROFESSIONAL ADVICE BEFORE YOU SIGN A CONTRACT OR MAKE ANY PAYMENT YOU ARE TO BE PROVIDED 14 DAYS TO REVIEW THIS DOCUMENT BEFORE SIGNING ANY CONTRACT OR AGREEMENT OR MAKING ANY PAYMENT TO THE SELLER OR THE SELLER'S REPRESENTATIVES

REGISTRATION OF THIS FRANCHISE WITH ANY STATE DOES NOT MEAN THAT THE STATE RECOMMENDS IT OR HAS VERIFIED THAT THE INFORMATION IN THE DISCLOSURE DOCUMENT IS TRUE OR COMPLETE IF YOU LEARN THAT ANYTHING IN THIS DISCLOSURE DOCUMENT IS NOT TRUE, CONTACT THE FEDERAL TRADE COMMISSION AND YOUR STATE ADMINISTRATIVE AGENCY LISTED IN EXHIBIT D

There may be other risk factors applicable to this Franchise

Issuance Date April 23, 2014
Effective Dates See the next page for state specific effective dates

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