

## FRANCHISE DISCLOSURE DOCUMENT

MONEY MAILER FRANCHISE CORP.

A Delaware Corporation 6261 Katella Avenue, Suite 200 Cypress, California 90630 (714) 889-3800

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Money Mailer Franchise Corp. provides direct mail advertising services to business clients.

The total investment necessary to begin operation of a Money Mailer franchise is \$65,210 to \$77,000. This includes \$62,060 that must be paid to the franchisor or affiliate.

This disclosure document summarizes certain provisions 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 different formats, contact Dorothy White, Executive Assistant to CEO/President, Money Mailer Franchise Corp., at <a href="mailto:dwhite@moneymailer.com">dwhite@moneymailer.com</a> and/or at 6261 Katella Avenue, Suite 200, Cypress, California 90630 and/or at telephone number (714) 889-4628.

The terms of your contract will govern your franchise relationship. Do not 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 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 <a href="www.ftc.gov">www.ftc.gov</a> 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.

ISSUANCE DATE: March 29, 2019; AMENDED April 25, 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 on Attachment B 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 ARBITRATION ONLY IN CALIFORNIA. OUT-OF-STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE WITH US IN CALIFORNIA THAN IN YOUR OWN STATE.
- THE FRANCHISE AGREEMENT STATES THAT DELAWARE LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTION AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
- 3. PLEASE NOTE THAT 81.7% OF THE ASSETS OF MMHC HOLDINGS, INC. ARE INTANGIBLE. YOU MAY WANT TO CONSIDER THIS WHEN MAKING A DECISION TO PURCHASE THIS FRANCHISE.
- 4. AT OUR SOLE DISCRETION, YOUR SPOUSE (IF ANY) AND/OR YOUR PARTNERS (IF ANY) MUST SIGN YOUR FRANCHISE AGREEMENT AND PERSONALLY GUARANTEE ALL OBLIGATIONS OF THE FRANCHISED BUSINESS WHETHER OR NOT YOUR SPOUSE AND/OR PARTNERS ARE INVOLVED IN THE OPERATION OF THE FRANCHISED BUSINESS. IF WE DO NOT REQUIRE YOUR SPOUSE TO SIGN THE FRANCHISE AGREEMENT, THEN YOUR SPOUSE MUST SIGN A SPOUSAL CONSENT ALLOWING YOU TO USE YOUR COMMUNITY OR MARITAL PROPERTY ESTATE AND RIGHTS AS COLLATERAL FOR THE OBLIGATIONS OF THE BUSINESS. THESE REQUIREMENTS PLACE THE PERSONAL ASSETS OF THE FRANCHISEE, ITS PARTNERS AND SPOUSES AT RISK.
- 5. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

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 that we engage 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.



## STATE EFFECTIVE DATES

The following states require that the Franchise Disclosure Document be registered or filed with the state, or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia and Wisconsin.

This franchise disclosure document is registered, on file or exempt from registration in the following states having franchise registration and disclosure laws, with the following effective dates:

California	Effective: 4/1/19	Amended: 4/25/19
Illinois	Effective: 3/29/19	Amended: 4/25/19
Indiana	Effective: 3/29/19	Amended: 4/25/19
Maryland	Effective: 4/4/19	Amended: 4/25/19
Michigan	Effective: 4/1/19	Amended: 4/25/19
Minnesota	Effective: TBD	Amended: TBD
New York	Effective: 4/1/19	Amended: 4/25/19
Rhode Island	Effective: 4/3/19	Amended: 4/25/19
South Dakota	Effective: 4/1/19	Amended: 4/25/19
Virginia	Effective: TBD	Amended: TBD
Wisconsin	Effective: 3/29/19	Amended: 4/25/19

This franchise disclosure document expires on April 29, 2020. Attachment A sets forth special provisions that relate to franchise offerings or sales in each referenced state. The provisions of these addenda may supersede the language in the text of the following franchise disclosure document.

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