

## FRANCHISE DISCLOSURE DOCUMENT

Faith Franchising Company, Inc.  
3450 East Lake Road, Suite 200  
Palm Harbor, Florida 34685  
(727) 754-5990  
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The franchise offered is for the operation of an **OFFICE PRIDE®** area developer franchise program which provides qualified individuals with the opportunity to recruit, develop and service single unit **OFFICE PRIDE®** franchises located in a specified trade area on our behalf.

The total investment necessary to begin operation of an area developer franchise is from \$158,400 to \$372,500. This includes \$50,000 to \$100,000 that must be paid to us.

This disclosure document summarizes certain provisions of your area developer 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 our Executive Vice President at 3450 East Lake Road, Suite 200, Palm Harbor, FL 34685 (727) 754-5990.

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, 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 at the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC's home page at [www.ftc.gov](http://www.ftc.gov) for additional information. Call your state agency or visit your public library for other sources or information on franchising.

There may be laws on franchising in your state. Ask your state agencies about them.

Issuance Date: March 27, 2017

## 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 Exhibit C for information about the franchisor or about franchising in your state.

MANY AREA DEVELOPER 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 AREA DEVELOPMENT PROGRAM INCLUDES A DISPUTE RESOLUTION PROVISION THAT USES THE CHURCH AND BIBLICAL PRINCIPLES AS ADMINISTERED BY THREE PASTORS, MINISTERS OR ELDERS, WHO MAY OR MAY NOT BE ATTORNEYS. UNDER THIS DISPUTE RESOLUTION PROCESS, EACH PARTY TO THE DISPUTE SELECTS A PASTOR, MINISTER OR CHURCH ELDER TO REPRESENT ITS INTERESTS IN THE DISPUTE. THE TWO PASTORS, MINISTERS OR ELDERS THEN SELECT A THIRD PASTOR, MINISTER OR ELDER. THIS PROCESS IS SIMILAR TO AN ARBITRATION PROCEEDING, WITH EACH SIDE PRESENTING ITS CASE TO THE THREE PASTORS, MINISTERS OR ELDER, WHO IN TURN RENDER A FINAL DECISION.

2. THE AREA DEVELOPMENT AGREEMENT STATES THAT INDIANA 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. THE SPOUSE OF THE AREA DEVELOPER OR THE SPOUSE OF ANY OWNER OF AN AREA DEVELOPER MUST SIGN A CONFIDENTIALITY AND NON-COMPETE AGREEMENT.

4. AREA DEVELOPERS ARE REQUIRED TO MEET CERTAIN MINIMUM SALES REQUIREMENTS UNDER THE TERMS OF THEIR AREA DEVELOPER AGREEMENT. IF AN AREA DEVELOPER FAILS TO MEET ITS MINIMUM SALES REQUIREMENTS, WE MAY: (i) REDUCE OR WITHHOLD THE AREA DEVELOPER'S SHARED ROYALTY PAYMENT; (ii) REDUCE THE SIZE OF THE AREA DEVELOPER'S TRADE AREA; OR (iii) TERMINATE THE AREA DEVELOPER AGREEMENT.

5. YOUR SPOUSE MUST ALSO SIGN A PERSONAL GUARANTEE MAKING YOUR SPOUSE INDIVIDUALLY LIABLE FOR YOUR FINANCIAL OBLIGATIONS UNDER THE AGREEMENT. THE GUARANTEE WILL PLACE YOUR SPOUSE'S MARITAL AND PERSONAL ASSETS AT RISK IF YOUR FRANCHISE FAILS.

6. 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 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.

Registration States Effective Dates: See following page.

### 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, Washington and Wisconsin.

In the states listed below, the effective date (and issuance date) of this Disclosure Document is March 27, 2017.

Alabama	Kentucky	North Carolina
Alaska	Louisiana	Ohio
Arizona	Maine	Oklahoma
Arkansas	Massachusetts	Oregon
Colorado	Mississippi	Pennsylvania
Connecticut	Missouri	South Carolina
Delaware	Montana	Tennessee
District of Columbia	Nebraska	Texas
Georgia	Nevada	Vermont
Idaho	New Hampshire	West Virginia
Iowa	New Jersey	Wyoming
Kansas	New Mexico	

This Franchise Disclosure Document currently is not registered, on file or exempt from registration in any states having franchise registration and disclosure laws except for those noted in the table below:

State	Effective Date
Florida	
Virginia	
Wisconsin	

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