

PALMETTO TWIST HOLDINGS, LLC, 340 Village Creek Drive Boiling Springs, South Carolina 29316 www.PalmettoTwist.com 864-699-9953



FRANCHISE DISCLOSURE DOCUMENT

July 14, 2016

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FRANCHISE DISCLOSURE DOCUMENT



PALMETTO TWIST HOLDINGS, LLC, (A South Carolina Limited Liability Corporation) 340 Village Creek Drive Boiling Springs, South Carolina 29316 864-699-9953 Franchise@PalmettoTwist.com www.PalmettoTwist.com



The franchise described is known as "Palmetto Twist"[®] ("Palmetto Twist"). Palmetto Twist is involved in the business of operating full service retail stores that offer personalized apparel and various other types of merchandise using different types of embroidery, monogramming and image transfer techniques.

The total investment necessary to begin operation of a Palmetto Twist Single Unit franchised business is ranges from \$113,000 to \$260,500. This includes an Initial Fee of \$25,000.00, a Preliminary Agreement of \$10,000, which will be credited towards your Initial Fee, and a Training Fee of \$5,000 which must be paid to us.

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 governmental 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 Debra Patrick at 340 Village Creek Drive, Boiling Springs, South Carolina 29316, or email at Franchise@PalmettoTwist.com or telephone her at 864-699-9953.

The terms of your contract will govern your franchise relationship. Do not rely on the Disclosure Document alone to understand your contract. Read your entire 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 <u>www.ftc.gov</u> for additional information.

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

Issuance Date: July 14, 2016



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 H for information about the Franchisor, or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERMEXPIRES. 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 MEDIATION OR LITIGATION IN SPARTANBURG COUNTY, SOUTH CAROLINA. OUT-OF-STATE MEDIATION OR LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT ALSO COSTS YOU MORE TO MEDIATE OR LITIGATE WITH US IN SPARTANBURG COUNTY, SOUTH CAROLINA THAN IN YOUR HOME STATE.

2. THE FRANCHISE AGREEMENT REQUIRES THAT SOUTH CAROLINA 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. 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 make sure to do your own investigation of the franchise.

Effective Date: July 14, 2016

A chart of State Effective Dates is located on the following page:

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