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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 OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT. DEPARTMENT OF BUSINESS OVERSIGHT SAN FRANCISCO

Call the state franchise administrator for information about the franchisor, or about franchising in your state. California's state administrator for Referral Realty, File No. 995-1354:

Securities Regulation Division
Department of Business Oversight
One Sansome Street, Suite 600
San Francisco, CA 94104
(415) 972-8579

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 LITIGATION, ARBITRATION, OR MEDIATION ONLY IN CALIFORNIA. OUT-OF-STATE LITIGATION, ARBITRATION, OR MEDIATION 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.

Effective Date: _____

FRANCHISE DISCLOSURE DOCUMENT
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REQUIRED BY THE STATE OF CALIFORNIA

1. The Franchisor. REFERRAL REALTY, INC. (hereinafter "RRI") is a California corporation formed for the purpose of selling real property and franchising real estate sales brokerage offices. No franchises in any other lines of business have been granted and there is no sub-franchisor or other franchise being offered other than the franchise hereinafter described. Its principal place of business is 1601 South De Anza Boulevard, #150, Cupertino, California 95104, telephone: (408) 253-4141. The agent authorized to receive process in the State of California is NATHAN NAHOURAI.

2. Brief Description of Franchise. The Franchise being offered is for existing real estate brokers with existing offices who desire assistance in the recognition of their office and the training, training aids and other items provided by Referral Realty, Inc.

3. Franchise Fee and Payment. Upon the purchase of a franchise, the Franchisee will pay to Referral Realty, Inc. \$2,500.00. Thereafter, the only other fees or payment will be \$495.00 per month.

4. Effective Date. The effective date of this registration is _____.

The total investment necessary to begin operation of a Referral Realty franchise is \$2,500.00. This includes \$2,500.00 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 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 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 www.ftc.gov for additional information in franchising.

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

The issuance date of the Order Designatory Registration Period is _____.

5. There are no other franchise brokers or sub-franchisors.

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