

| FRANCHISE | DISCLOSURE | DOCUMENT |
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TTP FRANCHISING, INC , an Ohio corporation 6264 South Sunbury Road, Suite 100 Westerville, OH 43081
Phone (855) 699-1010 | Fax (614) 515-5866 franchise@toptenpercent com http://www.toptenpercentfranchise.com

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Department of Business Oversight



The franchised business is a member-driven business recognition and consumer savings program. The total investment necessary to begin operation of a TOP TEN PERCENT® franchise ranges between \$49,165 and \$57,481 for a one-Territory franchise, \$68,165 and \$78,481 for a two-Territory franchise, and \$83,665 and \$93,981 for a three-Territory franchise. This includes from \$24,900 for a one-Territory franchise, \$39,900 for a two-Territory franchise, and \$49,900 for a three-Territory franchise and \$10,000 for each additional franchise territory thereafter that must be paid to the franchisor or an 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 payments 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 all of your contract carefully. Show your contract and this disclosure document to an advisor, such as 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 may contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, D.C. 20580. You may also visit the FTC's home page at http://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 agencies about them

Issuance Date December 22, 2015



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 A-2 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 TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERAT 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

- THE FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY MEDIATION OR ARBITRATION ONLY IN OHIO OUT-OF-STATE MEDIATION OR ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES, IF YOU DO NOT LIVE IN OHIO IT MAY ALSO COST YOU MORE TO MEDIATE OR ARBITRATE WITH US IN OHIO THAN IN YOUR OWN STATE
- 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
- 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 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, Washington and Wisconsin

The franchise disclosure document is registered, on file, or exempt from registration in the following States having franchise registration disclosure laws, with the following effective dates

| California | |
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| Hawaii | |
| Illinois | |
| Indiana | June 17, 2015 |
| Maryland | |
| Michigan | May 19, 2015 |
| Mınnesota | |
| New York | |
| North Dakota | |
| Rhode Island | |
| South Dakota | Aprıl 27, 2015 |
| Vırgınıa | |
| Washington | |
| Wisconsin | |

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