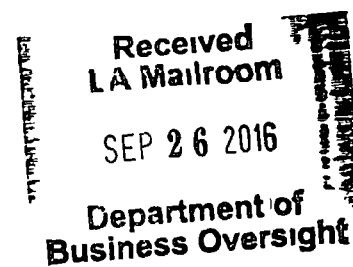


FRANCHISE DISCLOSURE DOCUMENT

TopMark Group, Inc
a California corporation

2485 McCabe Way, Suite 200
Irvine, CA 92614
Telephone 949-396-0269
Email rich@topmarkfunding.com
[www TopMarkFunding.com](http://www.TopMarkFunding.com)



TOPMARK FUNDING™

TopMark Group, Inc (“TopMark”) franchisees will operate under the name TopMark Funding a System Office brokering equipment leasing and other financing services to businesses for the acquisition of working capital and equipment such as commercial trucks, construction equipment, medical equipment, manufacturing equipment, printing equipment, computer equipment, and other essential use equipment that may vary from business to business

We offer three franchise programs Each franchise program is to operate an equipment leasing and financing service, primarily to assist companies seeking to acquire primary use equipment or working capital Each franchise program provides to equipment leasing sales professionals the opportunity to both own their business and focus their time and skills on marketing implementation, selling and account management, through the use of our operations and technological platforms, and our provision of funding sources, credit review, website management, customer service guidance, administrative and accounting support, and System strategy and leadership Each of the three programs is described below

The Class 1 program is designed for an equipment leasing company employing at least one leasing professional The total investment necessary to begin operation of a TOPMARK Funding Class 1 franchise ranges from \$39,050 to \$88,500 This includes \$31,000 that must be paid to the franchisor, of which \$1,000 will be an initial deposit into a reserve fund (unless you post a performance bond in the amount of \$100,000)

The Class 2 program is designed for an equipment leasing company in permanent quarters with exterior signage employing three or more leasing professionals The total investment necessary to begin operation of a TOPMARK Funding Class 2 franchise ranges from \$121,400 to \$233,250 This includes \$102,000 that must be paid to the franchisor, of which \$2,000 will be an initial deposit into a reserve fund (unless you post a performance bond in the amount of \$200,000)

TopMark Funding
2016 Multi-state FDD

9-20-16

The Class 3 program is designed for a larger, equipment leasing company in permanent quarters with exterior signage employing eight or more leasing professionals. The total investment necessary to begin operation of a TOPMARK Funding Class 3 franchise ranges from \$590,650 to \$921,000. This includes \$510,000 that must be paid to the franchisor, of which \$10,000 will be an initial deposit into a reserve fund (unless you post a performance bond in the amount of \$1,000,000).

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 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 Rich Michowski, at 2485 McCabe Way, Suite 200, Irvine, CA 92614, Telephone 949-396-0269.

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 contracts carefully. Show your contracts 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. 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.

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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** 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 PROVIDES FOR TERMINATION UPON BANKRUPTCY. THIS PROVISION MAY NOT BE ENFORCEABLE UNDER FEDERAL BANKRUPTCY LAW (11 U.S.C.A. SEC. 101 ET SEQ.).
- 2 THE FRANCHISE AGREEMENT CONTAINS A COVENANT NOT TO COMPETE THAT EXTENDS BEYOND THE TERMINATION OF THE FRANCHISE. THIS PROVISION MAY NOT BE ENFORCEABLE UNDER CALIFORNIA LAW.
- 3 NO EXCLUSIVE TERRITORY IS INCLUDED IN THE FRANCHISE, HOWEVER, FOR CLASS 3 FRANCHISES, WE DO GRANT A GEOGRAPHICALLY DEFINED TERRITORY IN WHICH WE WILL NOT ALLOW A CLASS 2 FRANCHISE OFFICE OR ANOTHER CLASS 3 FRANCHISE OFFICE TO BE LOCATED. PLEASE SEE ITEM 12 OF THIS DISCLOSURE DOCUMENT FOR DETAILS.
- 4 THERE ARE CALIFORNIA LAWS, AND THERE MIGHT BE LAWS IN OTHER STATES OR LOCAL REGULATIONS, REGARDING EQUIPMENT LEASING BUSINESSES THAT YOU MUST FOLLOW, INCLUDING LICENSING REQUIREMENTS TO CONDUCT BUSINESS AS A COMMERCIAL FINANCE BROKER.
- 5 THE FRANCHISE AGREEMENT INCLUDES MINIMUM SALES PERFORMANCE STANDARDS THAT YOU MUST MAINTAIN. YOU MAY

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