

TABLE OF CONTENTS

<u>ITEM NO.</u>	<u>PAGE NO.</u>
1	THE FRANCHISOR, ITS PREDECESSORS AND AFFILIATES 1
2	BUSINESS EXPERIENCE..... 5
3	LITIGATION 7
4	BANKRUPTCY 8
5	INITIAL FRANCHISE FEE 8
6	OTHER FEES 10
7	INITIAL INVESTMENT 12
8	RESTRICTIONS ON SOURCES OF PRODUCTS AND SERVICES 14
9	FRANCHISEE’S OBLIGATIONS 16
10	FINANCING 17
11	FRANCHISOR’S OBLIGATIONS..... 21
12	TERRITORY..... 28
13	TRADEMARKS 29
14	PATENTS, COPYRIGHTS AND PROPRIETARY INFORMATION..... 30
15	OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION OF THE FRANCHISE BUSINESS 31
16	RESTRICTIONS ON WHAT THE FRANCHISEE MAY SELL 31
17	RENEWAL, TERMINATION, TRANSFER AND DISPUTE RESOLUTION..... 31
18	PUBLIC FIGURES 34
19	EARNINGS CLAIMS 34
20	LIST OF FRANCHISE OUTLETS..... 35
21	FINANCIAL STATEMENTS..... 38
22	CONTRACTS 38
23	ACKNOWLEDGMENT OF RECEIPT

- Exhibit A - List of State Agencies and Agents for Service of Process
- Exhibit B - Sample Business Note Used By SMAC for initial franchise fee
- Exhibit C - Sample Business Note Used By SMAC for computer equipment/accessories
- Exhibit D - Table of Contents of Manuals
- Exhibit E - List of Franchisees
- Exhibit F - List of Former Franchisees
- Exhibit G - Franchise Agreement (and Exhibits)
- Exhibit H - Alternate Territory Addendum
- Exhibit I - Financial Statements
- Exhibit J - List of Certain Affiliated Companies
- Exhibit K - State Addendum (where applicable)
- Exhibit L - Receipt