

Addendum to Engagement Agreement for Residents of the State of Maine

- A. Family Financial Education Foundation ("FFEF") has caused a Surety Bond to be issued with the State of Maine pursuant to Section 6174 of the Maine Nonprofit Debt Management Services Act. Client may contact the Office of Consumer Credit Regulation with any questions or complaints regarding FFEF.
- B. FFEF's state registration number in the State of Maine is DMS6351.
- C. All funds remitted by Client for payment to Client's Creditor(s) will be deposited in FFEF's Client Trust Account maintained at U.S. Bank.
- D. Either FFEF or Client may cancel this Agreement for debt management services at any time by providing a written notice of cancellation to the other party.
- E. NOTICE IS HEREBY PROVIDED TO CLIENT BY FFEF THAT BY EXECUTING THE AGREEMENT THE CLIENT AUTHORIZES THE SUPERVISED FINANCIAL ORGANIZATION (U.S. BANK) TO DISCLOSE FINANCIAL RECORDS RELATING TO THE TRUST ACCOUNT IN WHICH THE CLIENTS FUNDS ARE HELD, PURSUANT TO SECTION 6175 OF THE MAINE NONPROFIT DEBT MANAGEMENT SERVICES ACT, TO THE STATE ADMINSTRATOR DURING THE COURSE OF ANY EXAMINATION OF THE DEBT MANAGEMENT SERVICE PROVIDER (FFEF).
- F. NOTICE TO CONSUMER: Do not sign this agreement before you read it. You must be given a copy of this agreement.

Dated this _____ day of _____, 20____

Wm. Richards Cluny

Family Financial Education Foundation

BY: Wm. Richards Cluny

ITS: President

Client

Co-Client