

Addendum to Engagement Agreement for Residents of the State of Mississippi

Client Name:

Client Address:

Client Telephone No:

- A. Family Financial Education Foundation ("FFEFF") has caused a Surety Bond to be issued with the State of Mississippi pursuant to § 81-22-7 of the Mississippi Nonprofit Debt Management Services Act (the "Act").
- B. NOTICE: Any consumer may contact the Mississippi Department of Banking and Consumer Finance with any questions or complaints regarding a debt management service provider.
- C. FFEFF's state license number in the State of Mississippi is 27/2008.
- D. All funds remitted by Client for payment to Client's Creditor(s) will be deposited in FFEFF's Client Trust Account maintained at US Bank, 748 Main Street, Evanston, Wyoming 82930.
- E. Either FFEFF or Client may cancel this Agreement for debt management services at any time by providing a written notice of cancellation to the other party.
- F. The debt management services shall include: 1) Arranging a payment plan with Client's creditors, 2) Receiving funds from Client and disbursing the funds to Client's Creditors, 3) Reviewing Creditor Statements, 4) Resolving problems with Creditors, 5) Providing educational materials, 6) Providing counseling, 7) Assisting Client in making changes in his/her life that will allow a debt-free lifestyle or at least responsible debt management.
- G. The following is a complete list of each participating creditor of Client to which payments will be made under this Agreement and the full names and addresses of each such creditor.

Creditor	Address
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- H. The Creditor Information Section of this Agreement discloses a schedule of payments that FFEFF will make to each participating creditor from Client's payments, including the amount of each payment and the date on which each payment will be made.

- I. NOTICE IS HEREBY GIVEN TO CLIENT THAT BY EXECUTING THIS AGREEMENT THE CLIENT AUTHORIZES THE FEDERALLY INSURED INSTITUTION TO DISCLOSE FINANCIAL RECORDS RELATING TO THE TRUST ACCOUNT IN WHICH THE CLIENT'S FUNDS ARE HELD UNDER SECTION 81-22-9 OF THE ACT TO THE COMMISSIONER DURING THE COURSE OF ANY EXAMINATION OF THE DEBT MANAGEMENT SERVICE PROVIDER BY THE COMMISSIONER.
- J. NOTICE TO CONSUMER: EXECUTION OF A DEBT MANAGEMENT SERVICES AGREEMENT MAY IMPACT CLIENT'S CREDIT RATING AND CREDIT SCORES.
- K. NOTICE TO CONSUMER: Do not sign this agreement before you read it. You must be given a copy of this agreement.**
- L. Fees charged, if any, under this agreement will not exceed a monthly maintenance fee of Thirty Dollars (\$30.00), which shall only be charged after a free initial counseling session. There will be a one-time fee not to exceed Seventy-five Dollars (\$75.00) for setting up a debt management plan for the Client. A fee may be charged in an amount not to exceed Fifteen Dollars (\$15.00) for any individual credit report or Twenty-five Dollars (\$25.00) for a joint credit report obtained by FFEF for the Client. A fee may be charged for educational course and products that will assist the Client in achieving financial stability.

Dated this day of , 20 .

William Richards Cluny

Family Financial Education Foundation

BY: William Richards Cluny

ITS: President and CEO

Client

Co-Client

Sign both copies and return one to FFEF