

Addendum to Engagement Agreement for Residents of the State of Ohio

Client Name: \_\_\_\_\_

Client Address: \_\_\_\_\_

Client Phone No: \_\_\_\_\_

- A. Family Financial Education Foundation ("FFEF") has caused a Surety Bond to be issued with the State of Ohio pursuant to §4712.06 of the Ohio Credit Services Organization Act.
- B. Either FFEF or Client may cancel this Agreement for debt management services at any time by providing a written notice of termination to the other party.
- C. A schedule of payments that Client must make to FFEF, including the amount of each payment and the date on which each payment is due, is set forth below:

Amount of Payment

Date of Payment

- D. 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, 8) Helping Client with developing and implementing a budget. **FFEF PROMISES THAT THE ESTIMATED LENGTH OF TIME FOR PERFORMING ITS SERVICES (SETTING CLIENT UP ON A DMP PROGRAM AND PROVIDING AN INITIAL COUNSELING AND EDUCATIONAL SERVICE) WILL NOT EXCEED SIXTY DAYS. FFEF AGREES THAT IT WILL NOT CHARGE OR RECEIVE A FEE OR OTHER CONSIDERATION READILY CONVERTIBLE INTO MONEY UNTIL ALL SUCH SERVICES FFEF HAS AGREED TO PERFORM FOR THE CLIENT HAVE BEEN COMPLETED WITHIN THE SIXTY-DAY TIME PERIOD.**
- E. FFEF's address of its principal place of business is 724 Front Street, Suite 340, Evanston, Wyoming 82930. The name and address of FFEF's agent in the State of Ohio authorized to receive service of process is CSC-Lawyers Incorporating Service, 50 West Brad Street, Suite 1800, Columbus, Ohio 43215.
- F. With respect to the previous calendar year, the percentage of FFEF's customers for whom the organization has fully and completely performed the services the organization agreed to perform for the Client is 34%.

G. The terms and conditions of payment, including the total of all payments to be made by the Client are as follows: Set up fee: \_\_\_\_\_  
Monthly fee: \_\_\_\_\_  
NSF fee: \$20.00 for each check  
Auto pay fee: \$2.00

H. If you (Client), the buyer, have been denied credit within the last sixty days, you may obtain a free copy of the consumer credit report from the consumer reporting agency. You also have the right to dispute inaccurate information in a report.

You may cancel this contract at any time before midnight of the third business day after the date you signed it. See the attached notice of cancellation form for an explanation of this right.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

*William Richards Cluny*

Family Financial Education Foundation

BY: William Richards Cluny

ITS: President and CEO

\_\_\_\_\_  
Client

\_\_\_\_\_  
Co-Client

### NOTICE OF CANCELLATION

(Two copies to be provided to Client)

**You may cancel this contract, without any penalty or obligation, within three business days after the date the contract is signed.**

**To cancel this contract, mail or deliver a signed, dated copy of this cancellation notice, or other written notice, to:**

**Family Financial Education Foundation, 724 Front Street, Suite 340, Evanston, Wyoming 82930, NOT LATER THAN MIDNIGHT ON \_\_\_\_\_.**

**I hereby cancel this transaction.**

**Dated:** \_\_\_\_\_

\_\_\_\_\_  
**Client Signature**

\_\_\_\_\_  
**Co-Client Signature**

*Client: yellow copy; Company: original*