

CREDIT SERVICES BUSINESS SURETY BOND

STATE OF TENNESSEE)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS:

That I (we) MIDSOUTH CREDIT REPAIR, LLC DBA MIDSOUTH CREDITCARE, LLC of
(Credit Services Business)

51 GERMANTOWN COURT, SUITE 208 CORDOVA, TN 38018 as PRINCIPAL,
(Complete Address)

doing business as a credit service business, as defined in Tennessee Code Annotated 47-18-1002,
and HARTFORD FIRE INSURANCE COMPANY of

CONNECTICUT as SURETY, organized under the laws of the
State of CONNECTICUT and authorized to do business in the State of Tennessee,
are held and firmly bound unto the STATE OF TENNESSEE, for use and benefit of every person
establishing legal rights hereunder, in the full penal sum of ONE HUNDRED THOUSAND &
NO/100 DOLLARS lawful money of the United States of America, we bind ourselves, our heirs,
executors, administrators, successors and assigns, jointly and severally firmly by these presents.

WHEREAS, by Tennessee Code Annotated 47-18-1011, credit services business' are
required to give bond in the amount of \$100,000.00 in such form as shall be approved by the
Director of the Division of Consumer Affairs, in order to provide a degree of protection to customers
of credit services businesses; such bond must be maintained for two (2) years following the date on
which the credit services business ceases to conduct business in this state.

NOW, THEREFORE, the condition of this obligation is such that if the above named
principal shall faithfully and honestly fulfill all of its obligations to customers in accordance with
the provisions of its agreements and if principal, in the course and scope of the business of principal,
shall not damage or injure any person by principal's breach of any obligation arising from any such
contract, then this obligation shall be void, otherwise to remain in full force and effect during all
periods and in all places in which the credit services business offers services in this state.

THE TERM of this bond is continuous, however the surety shall have the right to cancel this
bond at any time by a written notice stating when the cancellation shall take effect and served upon
or sent by certified mail to the Director of the Tennessee Division of Consumer Affairs, 500 James
Robertson Parkway, Nashville, TN 37243, at least thirty (30) days prior to the effective date of the
cancellation; provided such cancellation shall not release said surety from any liability existing
hereunder at the time of the effective date of the said cancellation. Regardless of the number of
years this bond may remain in force, the liability of the surety shall not be cumulative, and the
aggregate liability of the surety for any and all claims, suits or actions under this bond shall not
exceed the sum of \$100,000.00.

Signed, sealed and dated this 10TH day of OCTOBER, 2007

MIDSOUTH CREDIT REPAIR, LLC DBA MIDSOUTH CREDITCARE, LLC (Seal)
Principal

HARTFORD FIRE INSURANCE COMPANY (Seal)
Surety

By: Craig A. Clain

By: Emily P. Jacoby

Signed and acknowledged by Surety's agent EMILY P JACOBY, ATTORNEY-IN-FACT
before me this 10TH day of OCTOBER, 2007

Denise N. Smith
(Notary Public)

My Commission Expires: 4/2/2011

