

State of West Virginia

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Secretary of State

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SURETY BOND
CREDIT SERVICES ORGANIZATION
(WV CODE CHAPTER 46A, ARTICLE 6C)

Bond Number _____

KNOW ALL PERSONS BY THESE PRESENTS

That _____ as PRINCIPAL,
a credit service organization, and whose address for service of process is _____
and _____, a corporation authorized to transact a general surety business in
the State of West Virginia, as surety, whose address is _____,
are held and firmly bound to the State of West Virginia in the sum of fifteen thousand dollars (\$15,000), for
the payment of which, we bind ourselves, our heirs, executors, successors and assigns, jointly and
severally, firmly by these presents.

WHEREAS, The principal is engaged in the business of selling the services of a credit services
organization within the meaning of Section 46A-6C-2 of the West Virginia Code and is required by the
provisions of Section 46A-6C-3(1) and 46A-6C-4 of the West Virginia Code to furnish a bond conditioned
as herein set forth, and this bond is executed and tendered in accordance therewith.

NOW, THEREFORE, The conditions of this obligation are that if the principal complies with the
provisions of Chapter 46A, Article 6C of the West Virginia Code and does not damage any person by any
violation of said article then this obligation is to be void, otherwise it is to remain in full force and effect.

Any person damaged by any violation by the principal of Chapter 46A, Article 6C of the West
Virginia Code may bring an action of law against the principal and surety on this bond in his or her own
name to recover such damages.

The liability of surety for any claim arising under this bond shall not exceed the actual damages
arising from the principal's violation of said code provisions and surety shall not be liable for the punitive
damages permitted under Section 46A-6C-9 of the West Virginia Code.

The aggregate liability of the surety on all claims whatsoever shall not exceed the penal sum of the
bond.

This bond shall be effective from the _____ day of _____, aa ____, and continue for
two years after the date that the credit service organization ceases operations, unless new security is
provided in the form of a surety trust account as permitted by West Virginia Code 46A-6C-4.

IN WITNESS WHEREOF, the principal and surety have executed this instrument the _____ day
of _____, aa _____.

{Raised Seal}

{Raised Seal}

Name of Business

Name of Business

Signature

Signature

Attorney In Fact
Title

Title

Countersigned By

NO LONGER REQUIRED
WV Resident Agent

Attach Power of Attorney with raised
seal, current as of execution date.

Acknowledgement by Principal if Individual or Partner

STATE OF _____, SS

County of _____, to-wit

I, _____, a Notary Public in and for the county and state
foresaid, do hereby certify that _____ whose name is signed to the
Name of individual or partner
foregoing writing has this day acknowledged the same before me in my said county. Given under
my hand this _____ day of _____, 20_____.

(Notary Seal)

Signature of Notary Public

My commission expires on the _____ day of _____, 20_____.

Acknowledgement by Principal if Corporation

STATE OF _____, SS

County of _____, to-wit

I, _____, a Notary Public in and for the county and state
foresaid, do hereby certify that _____, who as
Name of Corporate Officer
_____, signed the foregoing writing for _____,
Title/Office

A corporation, has this day, in my said county, before me, acknowledged the said writing to be the
act and deed of the said corporation.

Given under my hand this _____ day of _____, 20_____.

(Notary Seal)

Signature of Notary Public

My commission expires on the _____ day of _____, 20_____.

Acknowledgement by Surety

STATE OF _____, S

County of _____, to-wit

I, _____, a Notary Public in and for the county and state

foresaid, do hereby certify that _____
Name of corporate officer with Power of Attorney (see instructions below)

who as _____ Attorney In Fact _____, signed the foregoing writing for
Title/Office

_____, a corporation, has
Name of Corporation

this day, in my said county, before me, acknowledged the said writing.

Given under my hand this _____ day of _____, aa _____.

(Notary Seal)

Signature of Notary Public

My commission expires

Approved as to Form and Sufficiency of Execution by the Attorney General

Dated this _____ day of _____, 20____. By _____
Assistant Attorney General

POWER OF ATTORNEY INSTRUCTIONS FOR SURETY

Certificate of Power of Attorney for Surety must be attached to this form and it must show that it was in full force and effect on bearing date (execution) indicated on the face of the bond. The raised corporate seal must also be affixed to the Power of Attorney.

1. Name of attorney in fact must be listed. If attorney is a non-resident, West Virginia resident agent must countersign bond.
2. Power of Attorney may not exceed imposed limitations.
3. Certificate date, preferably the bearing date of bond, but not earlier than bearing date, must be entered.
4. Signature of authorizing official must be affixed to power of attorney. (Signature may be facsimile)
5. Raised seal must be affixed to power of attorney.

NOTICE:

THIS BOND MUST BE MAINTAINED UNTIL TWO YEARS AFTER THE DATE THAT THE CREDIT SERVICES ORGANIZATION CEASES OPERATIONS UNLESS NEW SECURITY IS PROVIDED IN THE FORM OF A SURETY TRUST ACCOUNT AS PERMITTED BY WEST VIRGINIA STATE CODE, 46A-6C-4.