

COPY

CREDIT SERVICES ORGANIZATION BOND

BOND NUMBER: 69959674

Effective Date: August 18, 2005

KNOW ALL PERSONS BY THESE PRESENTS:

That, we Cecil James Gibbs

Principal, whose address is 4835 L B J Frwy., Ste. 300, Dallas, TX 75244

and WESTERN SURETY COMPANY, as Surety, and being a

surety company authorized to do business in the State of Texas, are held and firmly bound unto the State of Texas, in the sum of TEN THOUSAND DOLLARS (\$10,000), payable to the State for the use and benefit of the State or any injured party, lawful money of the United States of America, the payment of which well and truly to be made, we and each of us, bind ourselves, our heirs, executors, administrators, successors and assigns, jointly, and severally, firmly by these presents.

THE CONDITIONS OF THE ABOVE OBLIGATIONS ARE SUCH THAT:

Whereas, the above named Principal is engaged in the business of selling the services of a credit services organization in accordance with the provisions of Title 5, Finance Code, Chapter 393;

NOW, THEREFORE, if the Principal shall conduct the business of said Principal in accordance with the provisions of Title 5, Finance Code, Chapter 393, and if said Principal in the course and scope of the business of said Principal shall not damage any person by any violation of the act, then this obligation shall be void, otherwise to remain in full force and effect.

THIS BOND IS SUBJECT TO THE FOLLOWING CONDITIONS:

1. This bond shall also be construed to be in favor of any person damaged by any violation of Title 5, Finance Code, Chapter 393.
2. That a buyer injured by a violation of this act may bring an action against principal and surety on this bond.
3. That the aggregate liability of the surety for damages arising from principal's violation of this act may not be less than the amount paid by the buyer to the credit services organization, plus reasonable attorney's fees and court costs.
4. That the aggregate liability of surety to all persons damaged by principal's violation of this act may not exceed the amount of the bond.
5. The bonding company must provide written notification to the Secretary of State sixty (60) days prior to the cancellation of this bond.

6. The bond must be maintained until two years after the date that the credit services organization ceases operations.

IN WITNESS WHEREOF, said PRINCIPAL and SURETY have executed this bond, this 19th day

of August, 2005.

WESTERN SURETY COMPANY

SURETY BY:



(Signature)

E. Whelden, Asst. Sec.

(Printed or Typed Name)

Title: _____

Address: 101 S. Phillips Ave.

Sioux Falls, SD 57104-6703

PRINCIPLE: _____

(Signature)