

## CREDIT SERVICES ORGANIZATION BOND

**BOND NUMBER:** 83BSBFG2815

### KNOW ALL PERSONS BY THESE PRESENTS:

That, we NEW START FINANCIAL CORPORATION, LLC, as  
Principal, whose address is 3533 CAMINO TRAIL, MCKINNEY, TX 75070  
and HARTFORD FIRE INSURANCE 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 28TH day of NOVEMBER 2008

SURETY BY: Julie A. Krenz  
(Signature)

JULIE A. KRENZ  
(Printed or Typed Name)

Title: ATTORNEY-IN-FACT

Address: HARTFORD PLAZA

HARTFORD, CT 06115

PRINCIPLE: Wayne Sanford  
(Signature)

# POWER OF ATTORNEY

Direct Inquiries/Claims to:

**THE HARTFORD**  
BOND, T-4

P.O. BOX 2103, 690 ASYLUM AVENUE  
HARTFORD, CONNECTICUT 06115

call: 888-266-3488 or fax: 860-757-5835

Agency Code: 83-550832

KNOW ALL PERSONS BY THESE PRESENTS THAT:

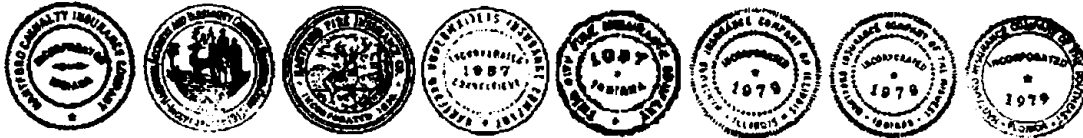
- Hartford Fire Insurance Company**, a corporation duly organized under the laws of the State of Connecticut
- Hartford Casualty Insurance Company**, a corporation duly organized under the laws of the State of Indiana
- Hartford Accident and Indemnity Company**, a corporation duly organized under the laws of the State of Connecticut
- Hartford Underwriters Insurance Company**, a corporation duly organized under the laws of the State of Connecticut
- Twin City Fire Insurance Company**, a corporation duly organized under the laws of the State of Indiana
- Hartford Insurance Company of Illinois**, a corporation duly organized under the laws of the State of Illinois
- Hartford Insurance Company of the Midwest**, a corporation duly organized under the laws of the State of Indiana
- Hartford Insurance Company of the Southeast**, a corporation duly organized under the laws of the State of Florida

having their home office in Hartford, Connecticut, (hereinafter collectively referred to as the "Companies") do hereby make, constitute and appoint **up to the amount of unlimited:**

*David J. Jackson, Andy Jackson, Carolyn G. Tyranski, Julie A. Krenz, Robin L. Vinci*  
of  
*Crystal Lake, IL*

their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety(ies) only as delineated above by , and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof, on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

**In Witness Whereof**, and as authorized by a Resolution of the Board of Directors of the Companies on January 22, 2004 the Companies have caused these presents to be signed by its Assistant Vice President and its corporate seals to be hereto affixed, duly attested by its Assistant Secretary. Further, pursuant to Resolution of the Board of Directors of the Companies, the Companies hereby unambiguously affirm that they are and will be bound by any mechanically applied signatures applied to this Power of Attorney.



*Paul A. Bergenholtz*

Paul A. Bergenholtz, Assistant Secretary

*M. Ross Fisher*

M. Ross Fisher, Assistant Vice President

STATE OF CONNECTICUT }  
COUNTY OF HARTFORD } ss. Hartford

On this 3rd day of March, 2008, before me personally came M. Ross Fisher, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Hartford, State of Connecticut; that he is the Assistant Vice President of the Companies, the corporations described in and which executed the above instrument; that he knows the seals of the said corporations; that the seals attached to the said instrument are such corporate seals; that they were so affixed by authority of the Boards of Directors of said corporations and that he signed his name thereto by like authority.



CERTIFICATE

*Scott E. Pascka*

Scott E. Pascka  
Notary Public

My Commission Expires October 31, 2012

I, the undersigned, Assistant Vice President of the Companies, DO HEREBY CERTIFY that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is still in full force effective as of NOVEMBER 28, 2008.

Signed and sealed at the City of Hartford.



*Gary W. Stumper*

Gary W. Stumper, Assistant Vice President