

CREDIT SERVICES ORGANIZATION BOND

BOND NUMBER: 83913

EFFECTIVE DATE: 3/11/2010

KNOW ALL PERSONS BY THESE PRESENTS:

That, we FINIV, LLC, as

Principal, whose address is 3030 LBJ FWY, STE 700 DALLAS, TX 75234

and NOVA CASUALTY COMPANY, 726 EXCHANGE STREET, SUITE 1020, BUFFALO, NY 14210, 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 (\$10,000.00), 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;

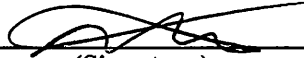
NOW, THEREFORE, if the Principal shall conduct the business of said Principal in accordance with the provisions of Title 5, Finance Code, Chapter 393, and if said Principal in the course and scope of the business of said Principal shall not damage any person by any violation of the act, then this obligation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

THIS BOND IS SUBJECT TO THE FOLLOWING CONDITIONS:

- I. 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 16 day
of MARCH 2010

SURETY BY: 
(Signature)

WAYNE GUTCHESS
(Printed or Typed Name)

Title: ATTORNEY-IN-FACT

Address: 726 EXCHANGE STREET, SUITE 1020
BUFFALO, NY 14210

PRINCIPAL: 
(Signature)



POWER OF ATTORNEY

No. 83913

Know all men by these Presents that the **NOVA Casualty Company**, a corporation of the State of New York, having its principal offices in the City of Buffalo, New York, does make, constitute and appoint
***** Valerie Aber & Wayne Gutches *****

its true and lawful Attorney (s)-in-fact, to make, execute, seal and deliver for and on its behalf, as surety, and as its act and deed, non-contract surety bonds and court and fiduciary bonds, undertakings and contracts of suretyship, provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed in amount the sum of \$ ***** One Hundred Thousand Dollars (\$100,000.00) *****

This Power of Attorney is granted and is signed and sealed under and by the authority of the following Resolution adopted by the Board of Directors of NOVA Casualty Company by written consent dated October 18, 2006 and reads as follows:

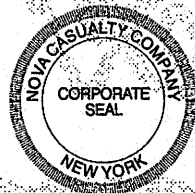
"RESOLVED, that the President, and Vice President, the Secretary or Treasurer, acting individually or otherwise, be and they hereby are granted the power and authorization to appoint by a Power of Attorney for the purposes only of executing and attesting bonds and undertakings, and other writings obligatory in the nature thereof, one or more resident vice presidents, assistant secretaries and attorney(s)-in-fact, each appointee to have the powers and duties usual to such offices to the business of this company; the signature of such officers and seal of NOVA Casualty Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such original signatures and seal shall be valid and binding upon NOVA Casualty Company, and any such power so executed and certified by original signatures and seal shall be valid and binding upon NOVA Casualty Company in the future with respect to any bond or undertaking or other writing obligatory in the nature thereof to which it is attached. Any such appointment may be revoked, for cause, or without cause, by any of said officers, at any time".

In Witness Whereof, the NOVA Casualty Company has caused these presents to be signed by its officer under-signed and its corporate seal to be hereto affixed duly attested by its Assistant Secretary, this 20th day of October, 2006.

Attest:

NOVA CASUALTY COMPANY

Craig M. Rappaport, Assistant Secretary



L. Michael Cascio, Vice President

STATE OF NEW YORK }
COUNTY OF ERIE }

On the 20th day of October, 2006, before me personally came L. Michael Cascio, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Niagara, State of New York; that he is the Vice President of NOVA Casualty Company, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Corporation and that he signed his name thereto by like order.

STATE OF NEW YORK }
COUNTY OF ERIE }



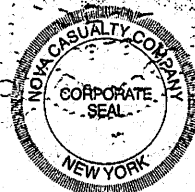
Kathryn C. Dulanski
Notary Public, Erie Co., NY
My Commission Expires January 29, 2011

CERTIFICATE

I, the undersigned, duly elected to the office stated below, now the incumbent in NOVA Casualty Company, a New York Corporation, authorized to make this Certificate, DO HEREBY CERTIFY that the foregoing attached Power of Attorney remains in full force and has not been revoked and furthermore that the Resolution of the Board of Directors, set forth in the Power of Attorney is now in force.

Signed and Sealed at the City of Buffalo. Dated the 16th day of MARCH, 20 10

This power is valid only if the power of attorney number printed in the upper right hand corner appears in red. Photocopies, carbon copies or other reproductions are not binding on the company. Inquiries concerning this power of attorney may be directed to the Bond Manager at the Home Office of the Nova Casualty Company.



L. Michael Cascio, Vice President