

**CREDIT REPAIR SERVICES
SURETY BOND**

No. 1399914

Effective Date: 12/14/2016

KNOW ALL MEN BY THESE PRESENTS: That we,

Flourishing Credit Counseling & Budgeting LLC
(Principal-Licensee's Name including trade names, d/b/a or assumed name)

680 Seneco Dr. Ponchatoula, LA 70454 as Principal,
(Principal's physical location)

and Great American Insurance Company
(Surety's Name)

301 E 4th St Cincinnati, OH 45202 (Surety's Address) (513) 369-5000 (Surety's Phone Number)

a corporation duly organized under the laws of the State of Ohio, which is authorized to engage in the State of Louisiana, in the full sum of ONE HUNDRED THOUSAND DOLLARS (\$100,000). Principal and Surety bind themselves, their representatives, successors and assigns, jointly and severally by these presents. Whereas, the above bounden Principal has applied to the Office of the Louisiana Attorney General for a license to conduct the business of credit repair service organization as required in the Credit Repair Service Organization Act, LSA-R.S. 9:3573.4, the purpose of which is to secure the compliance by Principal with the terms of said Act and any other legal obligations arising out of the Principal's conduct as a credit repair service organization. If Principal shall violate the aforesaid statute, or other legal obligation arising out of its conduct as a credit repair service organization, the Office of the Louisiana Attorney General, as well as any person damaged as a result of such violation, shall have, in addition to all other legal remedies, a right of action on this bond in the name of the injured party for loss sustained by the injured party.

If the surety herein shall so elect, this bond may be canceled at any time by the surety herein by filing with the Office of the Louisiana Attorney General a sixty (60) day written notice of such cancellation, but said surety so filing said notice shall not be discharged from any liability accrued under this bond or which shall accrue hereinbefore the expiration of said sixty (60) day period.

No cause of action shall lie against the surety unless commenced within four (4) years from the date the cause of action accrues against the principal.

Regardless of the number of years this bond shall continue in force and the number of premiums which shall be payable or paid, the surety's total limit of liability shall not be cumulative from year to year or period to period.

Signed at Little Rock, Arkansas the 14th day of December, 2016,
in the presence of the subscribing competent witness.

Flourishing Credit Counseling & Budgeting LLC
PRINCIPAL (Name of Applicant)

Great American Insurance Company
SURETY (BONDING COMPANY)

By: _____
(SIGNATURE of Authorized Person)



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GREAT AMERICAN INSURANCE COMPANY®

Administrative Office: 301 E 4TH STREET • CINCINNATI, OHIO 45202 • 513-369-5000 • FAX 513-723-2740

The number of persons authorized by this power of attorney is not more than **THREE**

No. 1399914

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the GREAT AMERICAN INSURANCE COMPANY, a corporation organized and existing under and by virtue of the laws of the State of Ohio, does hereby nominate, constitute and appoint the person or persons named below, each individually if more than one is named, its true and lawful attorney-in-fact, for it and in its name, place and stead to execute on behalf of the said Company, as surety, any and all bonds, undertakings and contracts of suretyship, or other written obligations in the nature thereof; provided that the liability of the said Company on any such bond, undertaking or contract of suretyship executed under this authority shall not exceed the limit stated below.

Name	Address	Limit of Power
MASON T. GRASHOT	ALL OF	ALL
AMI L. ASHMORE	LITTLE ROCK, ARKANSAS	\$3,000,000
GAIL A. BARRAZA		

This Power of Attorney revokes all previous powers issued on behalf of the attorney(s)-in-fact named above.

IN WITNESS WHEREOF the GREAT AMERICAN INSURANCE COMPANY has caused these presents to be signed and attested by its appropriate officers and its corporate seal hereunto affixed this 13TH day of JANUARY, 2016
GREAT AMERICAN INSURANCE COMPANY



My L C B
Assistant Secretary

David C. Kitchin
Divisional Senior Vice President

STATE OF OHIO, COUNTY OF HAMILTON - ss:

DAVID C. KITCHIN (877-377-2405)

On this 13TH day of JANUARY, 2016, before me personally appeared DAVID C. KITCHIN, to me known, being duly sworn, deposes and says that he resides in Cincinnati, Ohio, that he is a Divisional Senior Vice President of the Bond Division of Great American Insurance Company, the Company described in and which executed the above instrument; that he knows the seal of the said Company; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by authority of his office under the By-Laws of said Company, and that he signed his name thereto by like authority.



Susan A. Kohorst
Notary Public, State of Ohio
My Commission Expires 05-18-2020

Susan A Kohorst

This Power of Attorney is granted by authority of the following resolutions adopted by the Board of Directors of Great American Insurance Company by unanimous written consent dated June 9, 2008.

RESOLVED: That the Divisional President, the several Divisional Senior Vice Presidents, Divisional Vice Presidents and Divisional Assistant Vice Presidents, or any one of them, be and hereby is authorized, from time to time, to appoint one or more Attorneys-in-Fact to execute on behalf of the Company, as surety, any and all bonds, undertakings and contracts of suretyship, or other written obligations in the nature thereof; to prescribe their respective duties and the respective limits of their authority; and to revoke any such appointment at any time.

RESOLVED FURTHER: That the Company seal and the signature of any of the aforesaid officers and any Secretary or Assistant Secretary of the Company may be affixed by facsimile to any power of attorney or certificate of either given for the execution of any bond, undertaking, contract of suretyship, or other written obligation in the nature thereof, such signature and seal when so used being hereby adopted by the Company as the original signature of such officer and the original seal of the Company, to be valid and binding upon the Company with the same force and effect as though manually affixed.

CERTIFICATION

I, STEPHEN C. BERAHA, Assistant Secretary of Great American Insurance Company, do hereby certify that the foregoing Power of Attorney and the Resolutions of the Board of Directors of June 9, 2008 have not been revoked and are now in full force and effect.

Signed and sealed this 14th day of December, 2016



My L C B
Assistant Secretary