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Glen Hubbard, Inc. DBA Zig Zag Bail Bonds

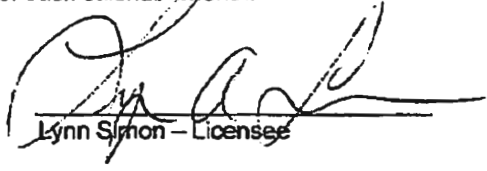
48 NO. SAN PEDRO RD.
SAN RAFAEL, CA 94903
415.479.6836
415.479.0600 F

July 15th 1996

AGREEMENT FOR THE USE OF THE TRADE NAME "ZIG ZAG BAIL BONDS"

1. Parties - The parties to this agreement are Reagan and Glen Hubbard "Licensors" and Lynn I Simon "Licensees".
2. Trade Name - The subject of this agreement is the use of the trade name "Zig Zag Bail Bonds" the rights to the use of which are presently, solely held by Licensor. It is mutually acknowledged that Licensee currently utilizes this trade name in the San Jose, California office under a separate agreement with Licensor. This agreement is intended to modify that prior agreement to conform to the terms stated herein.
3. Geographical Extent of the Licensed Use - Upon execution of this agreement and the delivery of the consideration listed below, Licensee shall be entitled to utilize the trade name in the following geographical areas: Gilroy, California area, Hayward, California area and the Santa Clara County area of California. With the physical address located at 630 No. First St., San Jose, Ca 95112. With the Zig Zag Bail Bond # 408.292.5300.
4. No Ownership Connection - There shall be no other ownership connection between the business operating under the trade name now owned by Licensor and the future business operating under the trade name to be owned by Licensee or any other business owned by Licensee under any trade name. Licensee shall hold Licensor harmless and shall indemnify Licensor for all costs, assessments, judgments and costs and legal expenses - including attorney's fees - that Licensor shall incur by reason of or as a result of Licensee's operation of Licensee's business(s).
5. No Limitation on Licensee's other Businesses - This agreement shall not prohibit or limit Licensee from opening other similar businesses in any region provided that the name "Zig Zag Bail Bonds" or any confusingly similar name is not used for such business.
6. Consideration - In consideration for the above license, Licensee agrees to pay Licensor the amount of 18% of the monthly gross undertakings of bail bonds written. The Licensee shall pay Licensor said percentage at the end of each calendar month.

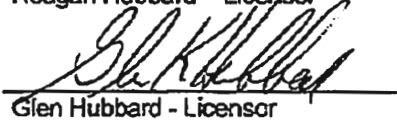
Dated: July 15th 1996


Lynn Simon - Licensee

Dated: July 15th 1996

Reagan Hubbard - Licensor

Dated: July 15th 1996


Glen Hubbard - Licensor