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April 20, 2015

Lila McKinley, Esq.
Staff Attorney
CT Office of Consumer Affairs
165 Capital Avenue
Hartford, CT 06106

Re: Bob's Discount Furniture, LLC

Dear Lila,

On behalf of my client, Bob's Discount Furniture, I want to express my appreciation for the opportunity to work collaboratively with the Department of Consumer Affairs ("Department") to clarify certain communications with our consumers concerning our financing programs. Following your review of our "no interest" financing programs you informed me by email dated January 28, 2015, that the Department would like to see certain changes made to our "no interest" credit materials.

Specifically, the Department requested that we make larger and more conspicuous certain details about our "no-interest" option on our in-store signs and that we provide additional language that discloses that the consumer will need to pay more than the minimum balance each month to pay off the entire balance before the expiration of the "no-interest" period. We provided a sample of a revised in-store sign to your office which you reviewed and subsequently approved.

Second. You had asked that we revise our sales order form so that it also includes language warning consumers that they would need to pay more than the minimum balance each month so that no balance is outstanding at the expiration of the "no-interest" period. We provided a sample of the revised order form (which is now in production) which your office has reviewed and approved.

Lila McKinley, Esq.

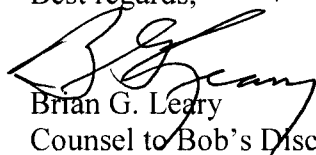
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Finally, you had requested proposals concerning additional training we would provide our sales team to re-inforce the conditions to our “no-interest” credit program which are highlighted on in store signs and the sales order form as described above. We provided your office with two slides highlighting the details of the “no-interest” credit program from a new training deck which Bob’s had produced for use at the end of March as well as a training schedule for your review. Your office indicated that the training materials were acceptable.

As always, should you have any concerns about store procedures Bob’s Discount Furniture, please don’t hesitate to reach out to us.

Best regards,



Brian G. Leary

Counsel to Bob’s Discount Furniture

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