

# MOTOR VEHICLE TITLE PLEDGE AGREEMENT

PLEDGOR RON W JONES 1015 EAST BOBBY COURT MILLERSVILLE TN 37072-							DATE MADE 11/12/2005		
Title Pledge Lender Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537							Loan Number TL11N		
DL Number State	SSN	Home Phone	Work Phone	D.O.B.	Eyes	Race	Height	Sex	
07130748 TN	545-45-4544	(615) 855-1999	615-662-9537	4/24/1958	brown	White	5'6"	M	
<b>Description of Pledged Titled Personal Property - TITLE ONLY</b>									
Year	Color	Make	Model	License No.	VIN	Title Certificate Number			
1992	blue	buick	century		32132132132112				

## FEDERAL TRUTH IN LENDING DISCLOSURE

<b><u>ANNUAL PERCENTAGE RATE</u></b>	<b><u>FINANCE CHARGE</u></b>	<b><u>Amount Financed</u></b>	<b><u>Total of Payments</u></b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments scheduled
<b><u>22.00%</u></b>	<b><u>\$1.64</u></b>	<b><u>\$1,000.00</u></b>	<b><u>\$1,001.64</u></b>

**SECURITY:** Title Pledge Lender will have a security interest in the titled personal pledged property listed above.

**PREPAYMENT:** If you pay off early, you will not be entitled to a refund of part of the finance charge.

**PRIVACY NOTICE:** We value the trust you place in us to keep your "Personal" information confidential. We do not disclose any nonpublic information about our customers or former customers to anyone, except to our affiliates and as permitted by law. We also restrict access to nonpublic information about you to only those employees who need to know that information to provide products or services to you. Additionally, we maintain safeguards which restrict access to your nonpublic information.

Itemization of the Amount Financed of \$1,000.00	Amount given to you directly \$1,000.00	Amount Refinanced \$0.00
I hereby acknowledge receipt of this consumer notification and disclosures prior to entering into this pledge agreement. Pledgor's Signature _____		
Interest + Fee = Finance Charge/Minimum Pmt \$20.00 + \$200.00 = \$1.64		

<b>MPR</b>	<b>1.83%</b>
<b>Maturity Date</b>	12/12/2005
<b>Payment Schedule</b>	
1 Payment @ \$1,001.64	

The parties agree as follows: The pledgor shall have no obligation to redeem pledged goods or make any payment on the title pawn transaction. Pledged goods not redeemed within 30 days following the originally fixed maturity date shall be forfeited to the pawnbroker and absolute right, title and interest in the goods shall vest in the pawnbroker. "The pledgor of this item attests that it is not stolen, it has no liens or encumbrances against it, and the pledgor has the right to sell or pawn the item." The item pawned is redeemable only by the bearer of this ticket. Pledgor asserts that pledgor is at least 19 years of age.

This title pawn is for 30 days. The pawnshop charge is deemed earned, due and owing as the date of the title pawn transaction and a like sum shall be deemed earned, due and owing on the same day of the succeeding month. Pledgor and pawnbroker may, at the option of the pawnbroker, re-pawn the pledged goods, thereby creating a new pawn for 30 days.

If payment is made after maturity/renewal date, but within the 30 day grace period, the new maturity/renewal date shall be 30 days from the date of the renewal.

"Any personal property pledged to a pawnbroker within this state is subject to sale or disposal when there has been no payment made on the account for a period of 30 days past maturity date of the original contract, and no further notice is necessary." Pledgor shall present this ticket when redeeming the pledged goods. Pawnbroker agrees to return the pledged goods to the pledgor upon payment of the amount loaned plus interest and

Any person identified as a pledgor or an authorized representative of the pledgor and presenting a title pawn ticket to the pawnbroker shall be entitled to redeem or repurchase goods described in the ticket. In the event pledged goods are lost or damaged while in the possession of the pawnbroker it will be the responsibility of the pawnbroker to replace the lost or damaged goods with like kinds of merchandise and proof of replacement shall be a defense to any prosecution. For the purposes of this provision, "lost" includes pledged goods that have been destroyed or have disappeared due to willful neglect that results in the pledged goods being unavailable for return to the pledgor.

If the (title pawn ticket) is lost, destroyed or stolen, the pledgor shall so notify the pawnbroker in writing, and receipt of this notice shall invalidate the title pawn ticket, if the pledged goods have not been previously redeemed. Before delivering the pledged goods or issuing a new title pawn ticket, the pawnbroker shall require the pledgor to make written statement of the loss, destruction or theft of the title pawn ticket. The pawnbroker is entitled to a fee not to exceed five dollars (\$5.00) in connection with each lost, destroyed or stolen title pawn ticket and the taking of a properly prepared written statement for the title pawn ticket.

X \_\_\_\_\_ X \_\_\_\_\_ X \_\_\_\_\_  
 Pawnbroker's Signature                      Pledgor's Signature                      Signature on Redemption