

DEFERRED PRESENTMENT SERVICES AGREEMENT

Transaction Number CA100

Account Number 39

Agreement Date: 4/12/2006

Due Date: 4/26/2006

LICENSEE:	Johnson's Title & Payday Loan 123 Anywhere Street New Brunswick, Arkansas 23669 456-789-4568		
CLIENT:	RON JOHNSON 600 W QUEEN STREET HAMPTON, VA 23669-	SSN: 226-08-9406 Home Phone: (757) 224-7593 Work Phone: 757-224-7732	

In this Deferred Presentment Services Agreement (this "Agreement"), the words "you" and "your" mean the above customer and all who have signed as customer. The words "us" and "ours" mean Johnson's Title & Payday Loan

FEDERAL TRUTH-IN-LENDING			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
<i>The cost of your credit as a yearly rate</i>	<i>The dollar amount the credit will cost you</i>	<i>The amount of credit provided to you or on your behalf</i>	<i>The amount you will have paid after all scheduled payments are made</i>
391.07%	\$30.00	\$200.00	\$230.00

The amount stated in the AMOUNT FINANCED Block above consists solely of the amount of cash we are giving you in exchange for your check. The above is a disclosure required by the Federal Truth-in-Lending Act, and Sec. 34-39-180 (c)

The amount shown in the finance Charge block is deemed a service fee authorized by the Arkansas Check-Cashiers Act and shall not be deemed interest.

Prepayment: There will be no rebate of the FINANCE CHARGE if the check is prepaid before the presentment date.

YOUR REPAYMENT SCHEDULE WILL BE:

Number of Payments: 1 Amount of payment \$230.00 Due Date: 4/26/2006

Itemization of Amount Financed:

1. Amount Paid Directly To You: \$200

2. Amount Paid Others: \$0.00

A handling charge in the amount of \$20.00 will be collected if a check is returned due to insufficient funds, stop payment, or account closed.

We also have the right to all civil means available and allowed by law to collect the check and all applicable court costs and Attorney's fees.

I hereby acknowledge receipt of these disclosures prior to entering into this deferred presentment agreement.

CLIENT SIGNATURE: X _____

By signing this Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you gave us prior to entering into this Agreement is accurate. You also warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You further acknowledge that you have read, understand, and agree to all the terms of the agreement.

The Client, shown above, promises to pay to the Licensee, shown above, the amount set out above as the total of Payments in accordance with the above Payment Schedule. To satisfy this obligation the Client this date has delivered Client's check to Licensee in the amount of the Total Of Payments with the understanding that the Licensee will not present the check for payment until the Payment Due Date as set out in the Payment Schedule. If the borrower has not redeemed the check prior to the above set out Payment due Date, Licensee is authorized to deposit the check to satisfy this obligation.

I, the Presenter and Client shown above, here attest that the check being presented for this Delayed Deposit Agreement is drawn on a legitimate, open and active account, that the check is not altered, forged, stolen, or obtained through fraudulent or illegal means, and that it's not negotiated without proper legal authority or represents the proceeds of illegal activity.

The client agrees not to hold the Licensee or its agents responsible for depositing any check(s) or for any fees the Clients must pay as a result of Client's check(s) being deposited at bank.

CLIENT SIGNATURE: X _____
RON JOHNSON

_____ Date

LICENSEE SIGNATURE: X _____
Johnson's Title & Payday Loan

_____ Date

ADDITIONAL TERMS OF AGREEMENT (READ CAREFULLY)

METHOD OF PAYMENT: Your personal check in the amount of the Total of Payments stated in the Federal Truth in Lending Disclosures ("Disclosures"), and dated as of the date indicated in the Payment Schedule stated in the Disclosures (the "Due Date") will be held by us until the Due Date as security for this transaction. You agree that we may deposit this check on the Due Date if you have not paid us by cashier's check, or money order the amount of the Total of Payments before closing time on the Due Date. If payment is made prior to the deposit of your personal check, we will return the check to you at the time we receive payment.

DEFAULT: You will be in default under this agreement if,

- (a) You do not pay us an amount you owe us under this Agreement or something else you owe us; or
- (b) any statement about yourself, your employment, or your financial condition (including the account on which the check you deliver to use is drawn) that you have made to us in the Agreement or any place else is false or misleading; or
- (c) you do not keep some other promise or agreement you have made to us in this Agreement or in another agreement or instrument; or if you are otherwise in default under such an agreement or instrument; or
- (d) any of the following things happens to you; death, failure to pay any of your debts as they come due, appointment of or taking possession by a receiver or other custodian of any of your property, or the commencement of a case under the Federal Bankruptcy Laws by or against you as a debtor.

THINGS WE HAVE THE RIGHT TO DO TO PROTECT OURSELVES IF YOU DEFAULT: Whenever you are in default under this Agreement we can pursue all legally available civil means to collect the check, including going to court and getting a judgement against you for the then unpaid amount of your debt.

WAIVERS: You agree to be liable for the repayment of this Agreement, even if we do not give you such as demand, presentment, notice of dishonor and protest or follow all of the legal procedures which we might be required to follow in the absence of this waiver. You consent to any extension of time or other accommodation that we make that in any way impairs or suspends our remedies or rights. We shall not waive any of our rights under this Agreement by making an accommodation for you or someone else. No waiver, consent or approval by us or change or amendment of this Agreement shall be effective unless it is in writing and we have signed it.

ARBITRATION AGREEMENT: Please read this agreement carefully. It limits some of your rights, including the right to bring a lawsuit in court. By signing the front of this document you and we agree that all claims or disputes between us will be submitted to binding arbitration if demanded by either party. The arbitration will be handled by the American Arbitration Association and governed by its rules. This agreement requiring arbitration (if demanded) is still fully binding even if a class action is filed in which you would be a class representative or member. You and we agree that the arbitration of any dispute or claim between us will be conducted apart from all other claims or disputes of other parties and that there will be no class or consolidated arbitration of any claims or disputes covered by this agreement.

GOVERNING LAW: Both this Agreement and the Application were executed at the offices in the State of Arkansas. The Application, the Agreement and this transaction arrangement with us, shall be governed by and construed and enforced solely in accordance with the laws of the State of Arkansas. **THE STATE COURTS LOCATED IN THE STATE OF ARKANSAS WILL HAVE EXCLUSIVE JURISDICTION AND VENUE OF ANY PERMITTED ACTION ARISING UNDER THIS AGREEMENT.**