

Johnson's Title & Payday Loan Disclosure Statement and Promissory Note

Name: RON JOHNSON
Address: 600 W QUEEN STREET
SIN : 226-08-9406
Home Phone: (757) 224-7593

Loan starting date: The date money was received by you: 4/12/2006
Payday advance File number: CA100

Disclosure Statement

Lender	Johnson's Title & Payday Loan
Loan Amount	\$200.00
Due Date	4/26/2006
Fee	\$30.00

Promise to Pay

For the amount of \$200.00 received in cash (the "Loan"), I promise to pay Johnson's Title & Payday Loan Located at 123 Anywhere Street (The "Lender") or order the sum of \$230.00 which consists of the Loan plus the Fee (the "Amount due").

All amounts due are payable in full on or before the due date (Your next payday). Amounts due not satisfied in full by the due date are subject to the default fee. Upon execution of this agreement I agree to provide the lender with a postdated check in the amount of \$230.00 representing the amount due.

Inadequate Funds

I agree that if I make any payment on this note by check that is returned unsettled, for any reason, I shall pay Johnson's Title & Payday Loan an added charge of \$20.00 as compensation for administrative costs and bank related fees associated with such non-sufficient funds.

Default

I agree that if I do not pay the amount due to the lender on or before the due date, that I shall be charged a \$15.00 default charge for every \$100.00 or part thereof which remains outstanding (the "Default Fee").

I hereby waive presentment for payment, notice of protest, demand for payment and notice of non-payment.

I acknowledge that I have received a complete copy of this disclosure statement and promissory note and have accepted its terms and conditions. I have fully read and understood this disclosure statement and promissory note.

By signing this copy of the disclosure statement and promissory note, I acknowledge that it is fully completed prior to my signing.

Borrower signature

Witness signature

Date