

<b>Pawnbroker/ Creditor</b>			<b>Alpha Omega Consulting Group, In</b> 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537			Loan Number: TL12R
						Date Made: Monday, November 14, 2005
						Time Made: 9:12 AM
Name & Address of Pledge/Seller: RON W JONES 1015 EAST BOBBY COURT MILLERSVILLE TN 37072- Identifaction: TN 07130748						Maturity Date 12/14/2005
						Amount Financed The amount of credit provided to you or on your behalf. \$500.00
Home Phone (615) 855-1999	Race White	Height 5'6"				<b>Finance Charge.</b> The dollar amount the credit will cost you. \$8.22
D.O.B. 4/24/1958	Sex M	Weight				
Dollar amount needed to redeem pawn in individual periods provided all fees and charges have been kept current and we agree to an extension.	31-60 days	61-90 days	91-120 days and any additional 30 day period			<b>TOTAL OF PAYMENTS.</b> The amount you will have paid when you have made all scheduled payments. \$524.66
	\$508.22	\$508.22	\$504.11			<b>Annual Percentage Rate.</b> The cost of your credit as a yearly rate. 20.00%
Annual Percentage Rate for each period.	20.00%	20.00%	10.00%			<b>Payment Schedule</b> 1 @ \$508.22
ITEMIZATION OF AMOUNT FINANCED						PREPAYMENT: If you pay off early, you will not be entitled to a refund of part of the finance charge. See your contract documentation for any additional information concerning nonpayment, default, and prepayment, refunds or penalties.
Amount Financed \$500.00	Amount Given to You Directl \$500.00					
<b>ATTENTION CUSTOMER: This is a pawn transaction.</b> You are giving a security interest in the following items:  blue 1992 buick century 2d VIN Number:32132132132112						

Amount you must pay to redeem this transaction on or before the maturity date: \$508.22. During the grace period following this transaction or following the 1st or 2nd extension, you may redeem this transaction for \$508.22 if all other charges and fees are current. During the grace period following any extension after the 2nd, you may redeem this transaction for \$508.22, if all other charges and fees are current.

The Parties agree as follows: A pledger shall have no obligation to redeem pledged goods or make any payment on a pawn transaction. This is a pawn transaction. A fee of up to \$2.00 can be charged for each lost or destroyed pawn ticket. Failure to make your payments as described in this document can result in the loss of the pawned item. The pawnbroker can sell or keep the item if you have not made all payments by the specified maturity date. THE LENGTH OF THE PAWN TRANSACTION IS 30 DAYS AND IT CAN ONLY BE RENEWED WITH THE AGREEMENT OF BOTH PARTIES AND ONLY FOR 30 DAY INCREMENTAL PERIODS..

During this transaction or the 1st or 2nd extension of this transaction there can be a minimum charge of up to \$10.00 per 30 day period. If this transaction is continued or extended beyond 90 days, there can be a minimum charge of \$5.00 per 30 day period. Unless this pawn transaction involves a motor vehicle or motor vehicle title, you have a ten (10) day grace period after the maturity date within which you can redeem this transaction. in the event the last day of the grace period falls on a day in which the pawnbroker is not open for business, the grace period shall be extended through the first day following upon which the pawnbroker is open for business. The pawnbroker shall not sell the pledged goods during the grace period. Pledged goods may be redeemed by the pledger or seller within the grace period by the payment of any unpaid accrued fees and charges, and additional interest not to exceed 12.5 percent of the principal. If you do not redeem the pledged goods before the expiration of the grace period, and if we do not agree to renew this transaction, the pledged goods become the property of the pawnbroker. Any costs to ship the pledged items to the pledger or seller can be charged to the pledger or seller, along with a handling fee to equal no more than 50 percent of the actual cost to ship the pledged items. If this pawn ticket is lost, destroyed or stolen, customer should immediately so advise the issuing pawnbroker, in writing. By signing this agreement, you are telling us that you are at least 18 years of age and that you are the true owner of the item(s) pledged, and acknowledge that you have been given a copy of this agreement. You agree that whoever properly identifies himself or her self and presents this pawn ticket is presumed to be the pledger and is entitled to redeem the item(s) pledged.

**THE FOLLOWING INFORMATION APPLIES ONLY TO PAWN TRANSACTIONS INVOLVING MOTOR VEHICLES CERTIFICATE OF TITLE:**

Failure to make your payment as described in this document can result in the loss of your motor vehicle. The pawnbroker can also charge you certain fees if he or she actually repossesses the motor vehicle. If this transaction does involve a motor vehicle or motor vehicle certificate of title, you have a thirty (30) day grace period after the maturity date within which you can redeem this transaction. In the event the last day of the grace period falls on a day in which the pawnbroker is not open for business, the grace period shall be extended through the first day following upon which the pawnbroker is open for business. The pawnbroker may not charge a storage fee for the motor vehicle unless the pawnbroker repossesses the motor vehicle pursuant to a default. If the pawnbroker repossesses and actually must store the motor vehicle, the pawnbroker may charge a storage fee for the repossessed vehicle not to exceed \$5.00 per day. If the pawnbroker actually repossesses the motor vehicle, the

pawnbroker may charge a repossession fee not to exceed \$50.00\*. The pawnbroker may charge a fee to register a lien upon the motor vehicle certificate of title not to exceed any fee actually charged by the appropriate state to register a lien upon a motor vehicle certificate of title, but only if the pawnbroker actually places such a lien upon the motor vehicle certificate of title. The pawnbroker has the right upon default to take possession of the motor vehicle. In taking possession, the pawnbroker or his agent may proceed without judicial process if this can be done without breach of the peace or may proceed by action.

\*NOTE: Repossession fee of more than \$50.00 may be charged if actual repossession of the vehicle takes place more than 50 miles from the office where the pawn originated.

**VERBAL AGREEMENTS FOR ADDITIONAL DAYS ARE NOT BINDING.**

NO GOODS SHOWN FOR REDEMPTION UNLESS PAID IN ADVANCE.

NO GOODS SENT C.O.D. NO PERSONAL CHECKS ACCEPTED.

PAWNED FOR 30 DAYS ONLY.

Pledgor(s) acknowledges receipt of a signed copy of this document.

Right index finger print  
(if required)

X \_\_\_\_\_ X \_\_\_\_\_  
Pawnbroker's Signature Pledgor/Seller's Signature

## SECTION APPLIES ONLY TO PAWNED AUTO TITLE

1. I UNDERSTAND THAT I AM PAWNING MY PLEDGE GOODS (VEHICLE) TO Alpha Omega Consulting Group, Inc. . I UNDERSTAND THAT I MAY RETAIN POSSESSION OF MY VEHICLE AND THAT I AM ABLE TO KEEP POSSESSION ONLY IF I REDEEM MY VEHICLE AND ITS TITLE BY THE MATURITY DATE SHOWN ON MY PAWN TICKET OR ENTER INTO A NEW PAWN AGREEMENT UNDER SUCH TERMS AS MAY BE AGREED UPON BETWEEN ME AND Alpha Omega Consulting Group, Inc.. I UNDERSTAND THAT Alpha Omega Consulting Group, Inc. WILL RETAIN POSSESSION OF MY VEHICLE TITLE, REGISTRATION, AND MY ORIGINAL KEYS TO THE VEHICLE, WHICH WILL BE RETURNED TO ME UPON MY TIMELY REDEMPTION OF SAME FROM PAWN IN LAWS OF GEORGIA. IN THE EVENT Alpha Omega Consulting Group, Inc. ELECTS TO PROCESS A WRITTEN LIEN UPON THE VEHICLE TITLE THROUGH GEORGIA DEPARTMENT OF REVENUE. UNDERSTAND THAT THIS TITLE CANNOT BE RETURNED TO ME WHEN TIMELY REDEEMED UNTIL IT IS RETURNED TO Alpha Omega Consulting Group, Inc. FROM THE GEORGIA DEPARTMENT OF REVENUE.

2. I UNDERSTAND THAT IF I DO NOT TIMELY REDEEM MY VEHICLE TITLE IN ACCORDANCE WITH THE TERMS CONTAINED IN MY PAWN TICKET AND UNDER THE PAWN LAWS OF GEORGIA THAT I WILL HAVE TO SURRENDER MY VEHICLE TO Alpha Omega Consulting Group, Inc. WITHOUT DELAY. I UNDERSTAND THAT IT IS AGAINST GEORGIA LAW TO HIDE OR CONCEAL THE WHEREABOUTS OF MY VEHICLE AND I AGREE THAT I WILL NOT TAKE ANY ACTION TO HINDER OR DELAY Alpha Omega Consulting Group, Inc. RECOVERY OF MY VEHICLE, IF I HAVE NOT TIMELY REDEEMED THE VEHICLE TITLE FROM PAWN. I UNDERSTAND THAT IN THE EVENT I HAVE NOT TIMELY REDEEMED MY VEHICLE TITLE AND I HAVE NOT RETURNED THE VEHICLE TO Alpha Omega Consulting Group, Inc. WITHOUT DELAY, THAT Alpha Omega Consulting Group, Inc. CAN REPOSSESS THE VEHICLE WITHOUT NOTICE TO ME AND WHEREVER IT CAN BE LOCATED, WITHOUT ANY BREACH OF THE PEACE OR, IT CAN REPOSSESS THEREOF BY ANY PROPER ACTION IN DETINUE.

3. I UNDERSTAND THAT IF I HAVE ANY DISPUTE WITH Alpha Omega Consulting Group, Inc. ARISING OUT OF OR IN CONNECTION WITH MY PAWNING OF MY VEHICLE TITLE, INCLUDING, BUT NOT LIMITED TO, THE PAWN TRANSACTION, THE TERMS OF THE PAWN, REPRESENTATIONS CONCERNING ANY ASPECT OF THE PAWN TRANSACTION, THE MONEY ADVANCED, THE PAWN CHARGES ASSESSED, THE PAYMENTS MADE, THE CONDITION OF THE VEHICLE, AND THE RECOVERY OF THE VEHICLE BY Alpha Omega Consulting Group, Inc. THAT I WILL SUBMIT SUCH DISPUTE(S) TO BINDING ARBITRATION, PURSUANT TO THE PROVISIONS OF 9 USC §1 , ET.SEQ AND ACCORDING TO THE COMMERCIAL RULES OF THE AMERICAN ARBITRATION ASSOCIATION THEN EXISTING IN THE APPLICABLE COUNTY AND THAT THE GEORGIA RULES OF EVIDENCE SHALL APPLY, I FURTHER UNDERSTAND THAT THIS EXCLUSIVE METHOD OF RESOLVING ANY DISPUTES THAT I HAVE WITH Alpha Omega Consulting Group, Inc. IS IN LIEU OF LITIGATION IN COURT.

X \_\_\_\_\_  
CUSTOMER SIGNATURE

DATE: \_\_\_\_\_ Monday, November 14, 2005 \_\_\_\_\_ X \_\_\_\_\_  
WITNESS

**AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)**

Company Name/ID Number: RON JONES Date: 12/14/2005

I (we) hereby authorize Alpha Omega Consulting Group, Inc., hereinafter called COMPANY, to initiate electronic debit entries, and if necessary, credit entries and adjustments for any debit entries in error to my checking/savings account indicated below at the depository financial institution named below, hereinafter called BANK, and to debit the same such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Bank Name: FIRST TENNESSEE BANK Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Routing Number: \_\_\_\_\_ Account No.: 101715155

This authorization is to remain in full force effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and BANK a reasonable opportunity to act on it.

Name: \_\_\_\_\_ Name: RON JONES  
(Please Print) (Please Print)

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_