

Pawnbroker/ Creditor Johnson's Title & Payday Loan 123 Anywhere Street Atlanta, Georgia 34532 615-789-4568		Loan Number: TL181 Date Made: Wednesday, April 05, 2006 Time Made: 1:40 PM	
Name & Address of Pledge/Seller: Ronnie C Johnson 1015 East Concord Avenue Goodlettsville TN 37072 Identification: TN 077636262		Amount Financed The amount of credit provided to you or on your behalf. \$1,125.00 Finance Charge. The dollar amount the credit will cost you. \$20.40	
Home Phone (615) 855-1192	Race White	Height 5'6"	TOTAL OF PAYMENTS. The amount you will have paid when you have made all scheduled payments. \$1,145.40 Annual Percentage Rate. The cost of your credit as a yearly rate. 22.00%
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	Payment Schedule: 1 payment(s) of \$1,145.40 due monthly starting on Friday, May 05, 2006.
	\$1,145.40	\$1,145.40	
Annual Percentage Rate for each period.	22.00%	22.00%	0.00%
ITEMIZATION OF AMOUNT FINANCED			
Amount Financed \$1,125.00	Amount Given to You Directl \$1,000.00	\$125.00 Origination Fee	
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.			
ATTENTION CUSTOMER: This is a pawn transaction. You are giving a security interest in the following items: Black 2000 BMW 735i 2 D VIN Number:12345678912345678			

Amount you must pay to redeem this transaction on or before the maturity date: \$1,145.40. During the grace period following this transaction or following the 1st or 2nd extension, you may redeem this transaction for \$1,145.40 if all other charges and fees are current. During the grace period following any extension after the 2nd, you may redeem this transaction for \$1,145.40, 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 herself 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

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.

Pledger(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

(THIS SECTION APPLIES ONLY TO TITLE PAWN LOANS)

Emergency Title Loan will extend credit for a loan to its customers that do not have clear Title to his /her vehicle under the following conditions: If the customer has an appropriate amount of equity in the value of their automobile (which will be determined after application review and inspection of their vehicle). Customer will be required to enter into a separate agreement that outlines all details of the Loan without Title.

1. I UNDERSTAND THAT I AM PAWNING MY PLEDGED GOODS (VEHICLE) TO Johnson's Title & Payday Loan . 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 Johnson's Title & Payday Loan AND MYSELF. I UNDERSTAND THAT Johnson's Title & Payday Loan WILL RETAIN POSSESSION OF MY VEHICLE TITLE, REGISTRATION, AND A SET OF KEYS OF MY VEHICLE, WHICH WILL BE RETURNED TO ME UPON MAKING FINAL PAYMENT OF ALL FEES AND PRINCIPAL DUE ON SAID PAWN, PER GEORGIA TITLE PAWN LAWS. IN THE EVENT Johnson's Title & Payday Loan SHOULD ELECT TO PROCESS AND FILE A LIEN AGAINST MY VEHICLE TITLE THROUGH THE GEORGIA DEPARTMENT OF REVENUE, I UNDERSTAND THAT THERE WILL BE A DELAY OF MY RECEIVING THE TITLE BACK FROM Johnson's Title & Payday Loan ONCE I MAKE FINAL PAYMENT OF THE PAWN TICKET, DUE TO THE TIME LAPSE OF RECEIVING THE TITLE FROM THE GEORGIA DEPARTMENT OF REVENUE.

2. I UNDERSTAND THAT IF I DO NOT REDEEM MY VEHICLE TITLE IN ACCORDANCE WITH THE TERMS OF MY PAWN TICKET, WHICH IS ACCORDANCE WITH THE TITLE PAWN LAWS OF GEORGIA, THAT I WILL SURRENDER MY VEHICLE TO Johnson's Title & Payday Loan WITHOUT ANY DELAY. FURTHER, 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 Johnson's Title & Payday Loan FROM RECOVERING MY VEHICLE IF I DEFAULT ON MY LOAN PAYMENT. IT IS FURTHER UNDERSTAND THAT IN THE EVENT I HAVE NOT TIMELY REDEEMED MY VEHICLE TITLE AND I HAVE NOT RETURNED THE VEHICLE TO Johnson's Title & Payday Loan, Johnson's Title & Payday Loan HAS THE RIGHT TO REPOSSESS MY VEHICLE WITHOUT NOTICE TO ME, FROM WHEREVER MY VEHICLE CAN BE LOCATED, WITHOUT ANY BREACH OF THE PEACE.

3. I UNDERSTAND THAT IF I HAVE ANY DISPUTE WITH Johnson's Title & Payday Loan ARISING FROM OR IN CONNECTION WITH MY PAWNING OF MY VEHICLE TITLE, INCLUDING BUT NOT LIMITED TO THIS 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 Johnson's Title & Payday Loan 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 EXISTING IN COBB COUNTY OF THE STATE OF GEORGIA, FURTHER, THE STANDARD RULES OF EVIDENCE SHALL APPLY. I FURTHER UNDERSTAND THAT THIS EXCLUSIVE METHOD OF RESOLVING ANY DISPUTES THAT I HAVE WITH Johnson's Title & Payday Loan IS IN LIEU OF LITIGATION.

X _____
CUSTOMER SIGNATURE

DATE: _____ Wednesday, April 19, 2006

X _____
WITNESS