

LOAN AGREEMENT, PROMISSORY NOTE AND SECURITY AGREEMENT

LENDER:

ALPHA OMEGA CONSULTING GROUP
 716 VAUXHALL DRIVE
 NASHVILLE, TN 37221
 615-662-9537

CONTRACT DATE/TIME: 11/29/2006
 LOAN NUMBER: TL202

BORROWER:

Ronnie C Johnson and Shirley R Martin
 1015 East Concord Avenue
 Goodlettsville, TN 37072

VEHICLE:

VIN: 12345678912345678
 MAKE: BMW
 MODEL 735i YEAR: 2000

A. Disclosure Made in Compliance with Federal Truth in Lending Act.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total Payments
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 as scheduled.
A.1 10.00%	A.2 \$8.22	A.3 \$1,000.00	A.4 \$1,008.22

A.7 1 Payment(s) of \$1,008.22 will be due beginning or 12/29/2006

A5: Payments Due Date(s) : 12/29/2006 A6: Maturity Date :12/29/2006

You may obtain property insurance from anyone who is acceptable to : ALPHA OMEGA CONSULTING GROUP

Filing Fees: 0

Security: You are giving a security interest in:

The goods or property described above.

Brief description of other property _____

Payment: If you pay off early, you will not have to pay a penalty and will not be entitled to a refund.

See your contract documents for any additional information about nonpayment, default, any required payment in full before the scheduled due date, and prepayment refunds and penalties.

Itemization of Amount Financed of \$ \$1,000.00

<u>\$1,000.00</u>	Amount given to you directly
<u>\$0.00</u>	Amount paid on your prior account
<u>\$0.00</u>	Title Lien Fee

The above finance charge represents a cost of \$0.03 per day per \$100 financed.

If you fail to repay the full amount of this loan before the end of the maturity date or any extension of the maturity date, the lender may take possession of and sell your vehicle. If the vehicle is sold you are entitled to any proceeds of the sale in excess of the amount owed on the loan and reasonable expenses of repossession and sale.

DO NOT SIGN THIS AGREEMENT BEFORE YOU HAVE READ IT OR IF IT CONTAINS ANY BLANK SPACES, YOU WILL RECEIVE A COMPLETED COPY OF THIS DOCUMENT. (OVER)

Borrower

Lender By: Its Authorized Representative

Date: 11/30/2006

Vehicle:

Year: 2000

Make: BMW

Model: 735i

VIN: 12345678912345678

License Plate: 486JDW

I HEREBY AGREE THAT IN THE EVENT I FAIL TO MAKE ANY PAYMENT OR ANY PART OF ANY PAYMENT ON MY TITLE LOAN FROM YOU, YOU ARE AUTHORIZED BY ME AND HAVE THE RIGHT TO TAKE SAID AUTOMOBILE BACK FROM ME, WITHOUT THE NECESSITY OF A COURT ORDER OR ANY JUDICIAL PROCESS. I FURTHER AGREE THAT IF IT BECOMES NECESSARY FOR YOU TO TAKE SAID AUTOMOBILE BACK YOU ARE PERMITTED TO DO SO AT ANY TIME OF THE DAY OR NIGHT AND MAY ENTER AND REMOVE SAID VEHICLE FROM MY PROPERTY OR ANY OTHER PROPERTY WHERE I MAY LEAVE SAID VEHICLE. I ALSO GIVE YOU PERMISSION TO USE ANY REASONABLE MEANS TO OPEN OR GAIN ENTRY INTO SAID VEHICLE WITHOUT CAUSING ANY UNDO DAMAGE IN THE PROCESS OF TAKING IT BACK.

I UNDERSTAND THAT SHOULD IT BECOME NECESSARY FOR YOU TO TAKE BACK SAID VEHICLE AND I REDEEM SAID VEHICLE BY MAKING FULL PAYMENT TO YOU THIS PAYMENT MAY INCLUDE ANY OF YOUR COSTS FOR TAKING BACK THE VEHICLE. I AGREE I WILL NOT KEEP ANY PERSONAL PROPERTY OF ANY KIND GREAT VALUE IN SAID AUTOMOBILE DURING THE TERM OF THIS LOAN BUT IN THE EVENT THAT I DO I ASSUME ANY AND ALL RESPONSIBILITY FOR ANY PERSONAL PROPERTY LEFT IN THE VEHICLE BY ME OR BY OTHER PERSONS SHOULD THAT PROPERTY BE LOST OR MISSING FOR ANY REASON FROM THE SAID VEHICLE AFTER IT HAS BEEN TAKEN BACK BY YOU AND STORED IN A REASONABLE SAFE PLACE.

I AGREE THAT YOU ARE NOT REQUIRED TO GIVE ME ANY NOTICE BEFORE YOU TAKE BACK SAID VEHICLE AND THAT MY FAILURE TO MAKE ANY PAYMENT ON TIME ACCORDING TO MY LOAN CONTRACT WILL BE MY NOTICE THAT YOU HAVE THE RIGHT TO TAKE BACK THE SAID AUTOMOBILE.

I UNDERSTAND THAT I HAVE THE RIGHT TO HAVE THIS AGREEMENT EXAMINED BY MY ATTORNEY IF I DESIRE BEFORE I SIGN IT.

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