INSTALLMENT LOAN AGREEMENT

Contract Number: TL181 Illinois **Loan Date:** 4/5/2006

Lender :
Johnson's Title & Payday Loan
Address: 123 Anywhere Street
Metropolis, Illinios 60026
615-789-4568

Borrower:
Name : Ronnie C Johnson SSN:404-04-0404
Address: 1015 East Concord Avenue
Goodlettsville, TN 37072
Home Phone: (615) 855-1192
Work Phone: 615-662-9537

This Consumer Loan Agreement (the "Agreement") states the terms of your loan with us. By singing, you agree to all the terms in this Agreement. In this agreement, the words, "you" and "your" mean the borrower shown above. The words, "we", "us", and "our" mean the Lender shown above.

DISCLOSURES REQUIRED UNDER THE FEDERAL TRUTH-IN-LENDING ACT

ANNUAL PERCENTAGE RATE	***FINANCE CHARGE***	***AMOUNT FINANCED***	***TOTAL OF 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*
22.00%	*$20.40*	*$1,125.00*	*$1,145.40*

Your Payment Schedule Will Be

Number of Payments:	Amount of Payments	When Payments Are Due: (PAYMENT DUE DATE)
1	$1,145.40	5/5/2006

Security: This automobile is in excellent mechanical and body condition.

Prepayment: If you pay off early you will not have to pay a penalty. See the terms of this contract for additional information about prepayment, nonpayment, default, and prepayment penaltes.

Late Charges If you fail to make all or any part of a scheduled payment more than ten days after its due date, you may be charged a late charge of 10$ or 5% of the unpaid amount of the Total Payments, whichever is greater.

ITEMIZATION OF AMOUNT FINANCED

Amount given to you directly.	$1,000.00
Amount paid on account.	N/A

YOUR PROMISE TO REPAY: To repay the loan we have made to you, you promise to pay Johnson's Title & Payday Loan("Lender") the amount financed shown in the Federal Truth in Lending Disclosure Statement ("Disclosure Statement") plus interest on the unpaid amount financed. We will begin charging interest on the date of this Agreement shown above. We will calculate the interst on a daily basis using the annual Percentage Rate by multiplying the daily rate times the unpaid balance of the Amount Financed each day. We figure the daily rate by dividing the Annual Percentage Rate by 365 (or 366, in any leap year). You agree to repay the loan on the payment due date(s) shown in the Disclosure Statement ("Payment Due Dates"). If you have not repaid the loan after the Payment Due Date, you agree to pay interest, as provided by applicable law at the annual Percentage Rate shown in the disclosure Statement. Any payments you make will be applied first to any accrued interest, then to the principal, then to any other charges you owe us. You promise to pay us at the address shown above or at any other address we tell you in writing.

METHOD OF PAYMENT AND SECURITY INTEREST: Today you gave us one or more personal checks ("check") for the payments show in the Payment Schedule of the disclosure Statement and dated as of the final Payment Due Date. You request and we agree to wait to present the Check(s) to your financial institution until the final Payment Due Date, except that you agree we do not need to wait and that we may immediately present the check to your financial institution if you do not make any other payments on or before their applicable Payment Due Date. You agree that we may process your check electronically (make an electronic withdrawl from your checking account) on or after the final Payment Due Date, if you do not process your check electronically (make an electronic withdrawl from your checking account) on or before their applicable Payment Due Date. If you do make an alternative payment of the full amount owing, we will accept it in substitution of the uncashed Check(s) and return the uncashed check to you. Your post-dated check(s) and Wage Assignment are security for this loan. You do not grant us any security interest in, and we waive any rights whc may arise in, the deposit account upon which the Check(s) is/are drawn.

RETURNED CHECK FEE/COST OF COLLECTION: I agree to pay a service charge of $20.00 for any returned check. If I fail to reimburse the creditor for the bad check, I understand I shall be held liable for all reasonable costs of collection as awarded by the court, including attorney fees which shall not exceed the amount of the loan

ELECTRONIC FUNDS TRANSFER: Customer hereby agrees that the Company may choose to electronically debit their bank account for any and all monies due and owing to Company in lieu of present the Customer's check insturment for payment.

NOTICE: See additional terms on page two of this Agreement for the more important information. This Agreement also contains an Arbitration Agreement. THE ARBITRATION PROVISION LIMITS CERTAIN RIGHTS, INCLUDING YOUR RIGHT TO PURSUE A CLAIM IN COURT AND YOUR RIGHT TO A JURY TRIAL AND YOUR RIGHT TO PURSUE A CLAIM AS A CLASS ACTION.

By signing below, you state that you have received a completed copy of this form. By signing, you also state that you have read, understand, and agreed to all terms of this entire Agreement, including additional pages. You agree that each page and its terms constitute the Agreement.

4/5/2006
Borrower's Signature Date

4/5/2006
Lender's Signature Date