

**PAYDAY LOAN CONTRACT AND DISCLOSURE STATEMENT**

**Lender: Johnson's Title & Payday Loan 123 Anywhere Street Chicago, Illinois 60016 456-789-4568**

Date: 4/12/2006

Loan Number CA100

Maturity Date: 4/26/2006

Borrower: RON JOHNSON  
Address: 600 W QUEEN STREET  
City, State, Zip: HAMPTON, VA 23669-

**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

<b>ANNUAL PERCENTAGE RATE</b> <i>The cost of your credit as a yearly rate</i>	<b>FINANCE CHARGE</b> <i>The dollar amount the credit will cost you</i>	<b>AMOUNT FINANCED</b> <i>The amount of credit provided to you or on your behalf</i>	<b>TOTAL OF PAYMENTS</b> <i>The amount you will have paid after all scheduled payments are made</i>	<b>ITEMIZATION OF AMOUNT FINANCED</b>
<b>391.07%</b>	<b>\$30.00</b>	<i>\$200.00</i>	<i>\$230.00</i>	Amount Given Directly to you: \$200.00 2. Amount Paid on Previous Loan with us: \$0.00

**Security**

\* Your post-dated check(s) and/or Automated Clearing House Authorization ("ACHA") which if so attached, is/are made part of this Agreement, as though fully stated herein is security for the loan.

\* Your wage assignment, if given, is also security for this loan.

**PAYMENT SCHEDULE** Your payment schedule will be:

Number of Payments	Amount of Payment	When Payment is Due
1	\$230.00	4/26/2006

**Prepayment**

A Consumer may cancel future payment obligations on a payday loan, without cost or finance charges, no later than the end of the second business day, immediately following the day on which the payday loan was executed. If you pay off early, you will not be entitled to a refund of a portion of the finance charge. See below and and/or second page of this contract for any additional information about nonpayment, default, any required payment in full before the scheduled date, and prepayment refunds and penalties.

By signing this Loan Contract and Disclosure Statement (this "contract") and accepting a loan from Johnson's Title & Payday Loan ("Lender") the undersigned borrower ("I", "you", "borrower") agrees to and accept the terms and conditions set forth on all pages of this contract.

**I UNDERSTAND THAT IF I STILL OWE ON ONE OR MORE PAYDAY LOANS AFTER 35 DAYS, I AM ENTITLED TO ENTER INTO A REPAYMENT PLAN THAT WILL GIVE ME AT LEAST 55 DAYS TO REPAY THE LOAN IN INSTALLMENTS WITH NO ADDITIONAL FINANCE CHARGES, INTEREST, FEES, OR OTHER CHARGES OF ANY KIND.**

**WARNING: THIS LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS. THIS LOAN SHOULD ONLY BE USED TO MEET SHORT-TERM CASH NEEDS. THE COST OF YOUR LOAN MAY BE HIGHER THAN LOANS OFFERED BY OTHER LENDING INSTITUTIONS. THIS LOAN IS REGULATED BY THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION.**

**YOU CANNOT BE PROSECUTED IN CRIMINAL COURT TO COLLECT THIS LOAN.**

Signature of Borrower

Date

Lender: Johnson's Title & Payday Loan, by its duly authori Date

Name: \_\_\_\_\_ Title: \_\_\_\_\_

**Notice: See other side for important information**

# WAGE ASSIGNMENT

Assignor's (Employee/Borrower)  
Name And Address:  
RON JOHNSON  
600 W QUEEN STREET  
HAMPTON, VA 23669-

Employer Name And Address:  
LIVEOPS  
3340 HILLVIEW AVE  
PALO ALTO, CA 94304-

Assignor's Social Security Number: 226-08-9406

Loan Number: CA100      Date of Loan 4/12/2006      Maturity Date: 4/26/2006

## FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

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.
<b>391.07%</b>	<b>\$30.00</b>	\$200.00	\$230.00

### Your Payment Schedule is:

One payment of \$230.00 due on 4/26/2006

This Wage Assignment is being executed by me ("Assignor") to secure the above-referenced loan given to me by Johnson's Title & Payday Loan ("Assignee"). If, 40 days after the Payment Due Date, I am in default under the terms of my loan agreement, Assignee will have the right, pursuant to and in accordance with the Illinois Wage Assignment Act, 740 ILCS 170/.01 et seq., to collect the amount due from my present employer or a future employer. I understand that I may revoke this assignment of wages at will by written notice to Assignee.

The maximum wages, salary, commissions and bonuses that may be collected by Assignee herein for any work week shall not exceed the lesser of (1) 15% of such gross amount paid for that week or (2) the amount by which disposable earnings for a week exceed 45 times the Federal Minimum Hourly Wage prescribed by Section 206(a)(1) of Title 29, U.S.C., as amended, or the minimum hourly wage prescribed by Section 4 of the Minimum Wage Law (820 ILCS 105/1 et seq.) whichever is greater, in effect at the time the amounts are payable. The term "disposable earnings" means: that part of the earnings remaining after the deduction from those earnings of any amounts required by law to be withheld.

I hereby authorize, empower and direct my employer to pay to Assignee any and all monies due or to become due me hereon, authorize Assignee to receive the same, and release and discharge employer from all liability to me on account of monies paid in accordance herein. No copy of the Wage Assignment shall be served on employer except in conformity with applicable law.

I acknowledge receipt of an exact copy of this Wage Assignment.

# WAGE ASSIGNMENT

WITNESS:

ASSIGNOR:

\_\_\_\_\_  
(Assignor has received an exact copy of this Wage Assignment)

Date: \_\_\_\_\_

Loan Number:

CA100

**ACKNOWLEDGEMENT  
RECEIPT OF  
CONSUMER NOTICE  
REPORTING OF CREDIT  
TO A  
CONSUMER REPORTING AGENCY**

**This shall acknowledge that on the date listed below, that I, RON JOHNSON, have received from Johnson's Title & Payday Loan a copy of the CONSUMER NOTICE REPORTING OF CREDIT, indicating that negative credit information related to the Loan Number stated above may be reported to a credit bureau.**

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**(Signature of Borrower)**

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**(Date)**

Loan Number: CA100

## OPTIONAL PRE-AUTHORIZATION TO ELECTRONIC FUND TRANSFER

On the date written below I have entered into an installment loan agreement with Johnson's Title & Payday Loan ("Lender"), whereby Lender has agreed to lend me a certain amount of money, as set forth in the Installment Note and Disclosure Statement ("Agreement") signed by me and dated as of today's date. In connection with this loan, I have provided Lender with a voided check from my bank account.

I hereby authorize the Lender to either: (a) electronically debit, or (b) issue a bank draft against, my bank account number 111222333 at First Tennessee Bank in the amount the installment payment (s), provided for by the Agreement on the due date of said installment(s).

Furthermore, in the event that I am in default under the Agreement, as that term is defined in the Agreement, I hereby authorize Lender to either: (a) electronically debit, or (b) issue a bank draft against, my bank account number 111222333 at First Tennessee Bank in the amount of the past due installment payment(s), or a portion thereof up to the outstanding past due balance as of the date of default.

**I CAN REVOKE THIS AUTHORIZATION BY GIVING NOTICE OF REVOCATION TO LENDER. ANY REVOCATION IS EFFECTIVE ONLY AFTER LENDER HAS RECEIVED WRITTEN NOTICE FROM ME TO REVOKE THIS AUTHORIZATION IN SUCH TIME AND MANNER AS TO AFFORD A REASONABLE OPPORTUNITY TO ACT UPON THE NOTICE. I ALSO HAVE THE RIGHT TO STOP PAYMENT OF THE DEBIT ENTRY BY NOTIFICATION TO MY BANK AT LEAST THREE BUSINESS DAYS BEFORE THE SCHEDULED DATE OF THE ENTRY.**

I acknowledge that I have read and understand this pre-authorization form and that I am entitled to a copy of it.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date

Loan Number: CA100

**REPAYMENT PLAN ACKNOWLEDGEMENT**

**I UNDERSTAND THAT IF I STILL OWE ON ONE OR MORE PAYDAY LOANS AFTER 35 DAYS, I AM ENTITLED TO ENTER INTO A REPAYMENT PLAN THAT WILL GIVE ME AT LEAST 55 DAYS TO REPAY THE LOAN IN STALLMENTS WITH NO ADDITIONAL FINANCE CHARGES, INTEREST, FEES, OR OTHER CHARGES OF ANY KIND.**

\_\_\_\_\_  
Borrower's Signature

Date \_\_\_\_\_