

LENDER:

Alpha Omega Consulting Group
 716 Vauxhall Drive
 Nashville, TN 37221
 866-802-5742

BORROWER:

TIFFANY JONES
 155 WINDWARD WAY
 TESTCITY, TN 37221

Disclosure Made in Compliance with Federal Truth in Lending Act.

ANNUAL PERCENTAGE RATE	Method of Computing The Balance used in Calculated Finance Charges.	OTHER FEES The fee we pay to record our lien on your vehicle as charged by state in which your vehicle is titled.	MINIMUM FINANCE CHARGES
A fixed rate of 117.74% (0.3226% daily periodic rate.)	Average Daily Balance (including new cash advances)		NONE

In this Motor Vehicle Equity Line of Credit Agreement ("Agreement"), the words "you" and "your" mean each and every borrower who signs this Agreement. "Account" or "MVELOC" means your Motor Vehicle Equity Line of Credit account with Alpha Omega Consulting Group. The words "we", "us" and "our" refer to Alpha Omega Consulting Group.

1. **USING THE ACCOUNT.** When you are approved for your MVELOC, we will establish a line of credit for you secured by the motor vehicle described in the "Personal and Vehicle Information" section of this agreement (the "Motor Vehicle"). Once established, you will be allowed to take cash advances from this Account from time to time, up to the credit limit established, at the Alpha Omega Consulting Group branch where this Agreement is executed, provided that no portion of any minimum monthly payment is past due at the time of the advance. By signing this Agreement you agree to all terms and conditions contained herein.

2. **MONTHLY PAYMENT.** Every month you will receive, by U.S. Mail or via email, a statement showing your Account Information, including new cash advances, accrued Finance Charges, your New Balance and your minimum monthly payment. Every month you must pay, in cash, money order or certified funds, at least the minimum monthly payment shown on your statement by the due date indicated. If you wish you might pay more frequently, pay more than the minimum payment, or pay the New Balance in full. If you make extra payments or larger payments in one month, you are still required to make at least the minimum payment each month your account has a balance. The minimum payment is comprised of all Fees plus earned Finance Charges up to the billing cycle closing date plus the amount of any prior minimum payment that you have not paid. **AS THIS LINE OF CREDIT HAS A HIGH INTEREST RATE, YOU ARE ENCOURAGED TO PAY AS MUCH AS YOU CAN EACH MONTH TO REDUCE THE AMOUNT YOU OWE.**

3. **APPLICATION OF PAYMENTS.** All payments, which we receive, will be applied first to the Membership, Cash Advance, and Lien fees and then to the accrued Finance Charges. Payments in excess of all Fees and Finance Charges will be applied to the Advance Principal Balance.

4. **Grace Period.** **In order to avoid additional Finance Charges you must pay the entire account balance in full before the next statement billing date. If you fail to do so, Finance Charges will accrue on cash advances from the date they were given to you. You will be charged a \$25.00 late fee if payment is not received within 10 days of the payment due date.**

5. **CALCULATION OF FINANCE CHARGES.** We figure the Finance Charge on your account by applying the daily periodic rate of 0.3226% (this is an ANNUAL PERCENTAGE RATE OF 117.74%) to the "AVERAGE DAILY BALANCE" of your Account each day, add any new cash advances, and subtract payments or credits and unpaid Finance Charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

6. **LATE FEE.** If any payment is not received within ten days after the due date, you will be charged \$25.00.

7. **OTHER CHARGES.** OTHER CHARGES. YOU AGREE TO PAY US THE \$0.00 FEE (S) PAID BY US TO ANY GOVERNMENTAL AGENCY TO RECORD OUR LIEN ON YOUR CERTIFICATE OF TITLE TO PERFECT OUR INTEREST.

8. **SECURITY INTEREST.** You hereby grant us a security interest pursuant to the Uniform Commercial Code in the Motor Vehicle, and all accessories to the MOTOR VEHICLE, and all proceeds related thereto, including all insurance proceeds or refunds of insurance premiums related to the Motor Vehicle (all such property is herein referred to as "Collateral").

 Applicant

 Co-Applicant

 Loan Officer

 Date

9. RIGHT TO REAPPRAISE COLLATERAL, REQUEST INCOME INFORMATION, AND DUTY TO INFORM US ABOUT CHANGE IN CIRCUMSTANCES. The credit limit established for your Account is BASED UPON YOUR INCOME AND UPON THE VALUE OF THE COLLATERAL. You agree we have the right to reappraise the collateral and or demand proof of your current income from time to time upon reasonable notice. You further agree we have the right to increase or lower your credit limit based upon the condition of the collateral and or your current income. You agree to provide access to the collateral at the location where this agreement was executed during business hours and within a reasonable amount of time after demand. You further agree to immediately inform us of any significant change in circumstance regarding your income or the value or condition of the collateral, including but not limited to, any damage occurring to the Collateral or any significant change in its mechanical condition.

10. ADDITIONAL REPRESENTATIONS AND WARRANTIES. You represent and warrant that (a) you have the right to enter into this Agreement, (b) you are at least 18 years of age, (c) you understand that no credit insurance is offered with this Agreement, (d) that the collateral is not stolen, has no liens or encumbrances against it, and that you will not attempt to transfer any interest in the Collateral or seek duplicate certificate of title to the Collateral until any balance is paid in full and you close your account, (e) you will not permanently remove the Collateral from your current state of residence while any balance remains unpaid, and (f) you will notify us immediately in writing of any change of your residence address or telephone number.

11. DEFAULT. You will be in default under this agreement if (a) you fail to make any required payment by the Payment Due Date, or (b) the prospect of payment, performance and/or realization of collateral is significantly impaired. In the event we declare you to be in default under the terms of this sub-part (b), and you dispute that declaration, the burden of establishing the prospect of significant impairment will be on us.

12. OUR RIGHTS IN THE EVENT OF DEFAULT. If you are in default under the Agreement, and following the expiration of time for any applicable right to cure, we may at our option, do any one, several or all of the following (a) declare the whole outstanding balance due on your Account immediately due and payable and proceed to collect it, (b) foreclose upon our lien and liquidate the Collateral securing this Agreement according to law, including using self-help repossession, (c) close your Account or lower your credit limit, (d) exercise all other rights, powers, and remedies given by law, and/or (e) recover from you all charges, costs and expenses, including all reasonable collection costs and reasonable attorney's fees incurred by us in exercising any right, power or remedy provided by this Agreement or by law, as permitted by law.

13. REPOSSESSION OF THE MOTOR VEHICLE/REDEMPTION/SALES OF THE MOTOR VEHICLE. Repossession means that, if you are in default under this Agreement, we can remove the Motor Vehicle from your possession. To take the Motor Vehicle, we can enter your property, or the property where the Motor Vehicle is stored, so long as it is done peacefully. If the Motor Vehicle is repossessed, you have the right to get it back (redemption) by paying the entire amount you owe under this Agreement (not just the past due payments) plus the cost of taking and storing the Motor Vehicle and any other expenses that we have incurred. We will send you a written notice of sale at least fifteen (15) days before selling the Motor Vehicle. If you do not redeem the motor vehicle by the date shown on such notice, we can sell it. We will use the net proceeds from the sale to pay all or part of your indebtedness to us. To calculate net proceeds, any charges for taking and storing the Motor Vehicle, cleaning and advertising, repairing if necessary, and any reasonable attorney's fees and court costs will be subtracted from the selling price. If you owe us more than the net proceeds of sale, you will continue to owe this amount. After repossession, you will have 10 days to go to the location where the vehicle is stored and claim any personal articles left in the vehicle. Any personal articles not claimed within 10 days of repossession are subject to disposal.

14. JOINT LIABILITY. If more than one person signs this Agreement, each of you is jointly and severally liable. We may enforce our rights against one of you without mitigating our rights as to the others. We may also release one of you without releasing the others. CANCELLATION. You may cancel your Account at anytime by notifying us in writing that you wish for your Account to be closed and by paying your Account in full including all fees and accrued Finance Charges. WE MAY SUSPEND MAKING FUTURE CASH ADVANCES ON YOUR ACCOUNT AT ANY TIME AND IN OUR SOLE DISCRETION IF WE IN GOOD FAITH BELIEVE THAT WE ARE IN JEOPARDY OF NOT BEING REPAID AS AGREED BY GIVEN WRITTEN NOTICE TO YOU, PROVIDED THAT IF SUCH SUSPENSION is made pursuant to this paragraph, you will be allowed to repay any remaining balance over time pursuant to this Agreement.

15. AMENDMENTS. We can change any or all of the terms of this Agreement, including the method of computing all Finance Charges and the applicable Annual Percentage Rate at any time. If we do, however, we will mail you written notice of the change (s) at least 30 days before they become effective. If we make changes to this Agreement and you do not agree with these changes, you must notify us in writing within thirty (30) days and you must pay us with such notice the entire outstanding balance of your Account. If you do not take these actions you will have agreed to the change (s) in the notice. Any change (s) which become (s) effective as to you will apply to all then outstanding unpaid indebtedness on your Account, including all cash advances obtained prior to the effective date of the change (s).

16. GENERAL. (I) YOU AGREE TO DEPOSIT WITH US A DUPLICATE SET OF KEYS TO THE COLLATERAL upon execution of this Agreement; (II) YOU AGREE TO PAY US A RETURNED CHECK FEE OF \$40.00 each time we accept a check from you, despite our not being under the obligation to do so, if such a check is not honored for any reason; (iii) you shall bear the entire risk of loss or damage to the Collateral while it is in your possession; (iv) you agree to indemnify and hold us harmless of any and all claims of property damages or personal injuries arising from your operation of the Collateral, including but not limited to, all judgments, attorney's fees, court cost and any incurred expenses; (v) time is of the essence in this Agreement; and (vi) this Agreement constitutes the entire Agreement between the parties and no other agreements, representations or warranties other than those stated herein shall be binding unless set forth in writing and signed by all parties.

Applicant

Co-Applicant

Loan Officer

Date

17. PARAGRAPH HEADING; WAIVER; GOVERNING LAW; ENFORCEABILITY. The paragraph headings in this Agreement are for convenience only and do not limit any of its provisions. You agree that if we grant any waiver, modifications or other indulgence of any kind at any time, it shall apply only to the specific instance involved and will not serve as a waiver, modification or indulgence for any other or future act, event or condition. We may delay enforcing any of our rights under this Agreement without losing them. This Agreement shall be construed, applied and governed by the laws of the state in which this agreement is executed. The unenforceability or invalidity of any portion of this Agreement shall not render unenforceable or invalid the remaining portions hereof.

18. FAIR CREDIT REPORTING ACT NOTICE. Applicable law allows us to share information with third parties about our credit and account history with you. Applicable law also permits us to share additional information about you and your accounts with companies related to us by common ownership or control ("Affiliates"). We provide this additional information to our Affiliates so that you may receive special offers and promotions from our Affiliates. You must request that we not furnish this additional information (other than credit and account history) to our Affiliates by writing us at: Attn: Legal Dept 1413 E. Central Wichita, KS 67214. Please include your name, address, telephone number, Account number (if known), and social security (tax identification) number. Please allow a reasonable period of time for your request to take effect.

19. IMPORTANT NOTICE REGARDING CUSTOMER PRIVACY. We collect nonpublic personal information about you from the following resources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer-reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone except to our affiliates and nonaffiliated third parties working on our behalf as provided by law. We restrict access to nonpublic personal information about you to those employees who need to know that information and to our affiliates and nonaffiliated third parties working on our behalf to provide products and services to you, to administer your account, or to collect any money or collateral due us. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard this nonpublic personal information.

21. YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE. This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at the address listed on your bill. We must hear from you no later than 60 days after we have sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter please provide the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent and proceed to collect that amount. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to, that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Applicant

Co-Applicant

Loan Officer

Date