

LENDER:

Alpha Omega Consulting Group
 716 Vauxhall Drive
 Nashville, TN 37221
 615-662-9537

BORROWER:

Samantha Donnmyer
 ,
 (615) 444-5555

Disclosure Made in Compliance with Federal Truth in Lending Act.

ANNUAL PERCENTAGE RATE	Method of Computing The Balance used in Calculated Finance Charges.	MEMBERSHIP FEES	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 24.33% (0.0667% daily periodic rate.)	Average Daily Balance (including new cash advances)	Annual Membership Fee \$0.00		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, 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.**

5. CALCULATION OF FINANCE CHARGES. We figure the Finance Charge on your account by applying the daily periodic rate of 0.0667% (this is an ANNUAL PERCENTAGE RATE OF 24.33%) 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. CASH ADVANCE FEE. You agree to pay a one - time fee equal to 20% of the advance amount each time you take out a cash advance.

7. OTHER CHARGES. YOU AGREE TO PAY US AN ANNUAL MEMBERSHIP FEE OF \$0.00 AND FOR TITLE FEE. The Annual Membership Fee is charged on a yearly basis for each full or partial year for which your Account remains open. This fee is not refundable and is not prorated. The first Annual Membership Fee will be charged to your Account on the first monthly billing statement sent to you. So as your Account is open, the Annual Membership Fee will be charged to your account yearly on the anniversary date of the same billing cycle in which it was first charged. Also, you agree to pay us the fee(s) paid by us to any governmental agency to record our lien on your certificate of title to perfect our interest. We will credit your Account for the Annual Membership Fee if you close your Account as provided in section 15 of this agreement.

Applicant

Co-Applicant

Loan Officer

Date

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").

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; (I) IF YOU DO NOT MAKE ANY REQUIRED PAYMENT BY THE PAYMENT DUE DATE; (ii) if you fail to comply with or perform any other obligation under this Agreement; (iii) any representation or warranty made by you to us is false or misleading; (iv) if you begin, or if any other person puts you, in a bankruptcy, insolvency or receivership proceeding; or (v) if you die.

12. OUR RIGHTS IN THE EVENT OF DEFAULT. If you are in default under this Agreement, we may at our option, do any one or more of the following; (i) declare the whole outstanding balance on your Account immediately due and payable and proceed to collect it; (ii) foreclose upon our lien and liquidate the Collateral securing this Agreement according to law, including using self-help repossession; (iii) close your Account or lower your credit limit; (iv) exercise all other rights, powers and remedies given by law; and (v) recover all charges, cost and expenses, including all reasonable collection cost and reasonable attorney fee's incurred and paid 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 15 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 15 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).

Applicant

Co-Applicant

Loan Officer

Date

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 \$20.00 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.

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.

20. ARBITRATION AGREEMENT PROVISION INCLUDING WAIVER OF JURY TRIAL AND EXCLUSION FROM CLASS ACTION PARTICIPATION. Arbitration is a method of deciding disputes outside the court system. This arbitration provision governs when and how any claims or disputes you and we may have will be arbitrated, instead of litigated in court. THIS ARBITRATION PROVISION MAY SUBSTANTIALLY LIMIT OR AFFECT YOUR RIGHTS. PLEASE READ IT CAREFULLY; KEEP THIS PROVISION OR A COPY FOR YOUR RECORDS.

Choice of Arbitration. With the exception stated in the next paragraph, either you or we (meaning the Lender, as hereinafter defined) may choose to require any claim by you against us or by us against you to be arbitrated by giving written notice to the other party that the choice has been made to arbitrate and by filing a written demand for arbitration with the Arbitration Administrator (as hereinafter defined). This choice to arbitrate may be made even if a lawsuit has been filed, except as stated in the next paragraph.

THE PHRASE "ANY CLAIM" INCLUDES ANY DISPUTE, CLAIM OR CONTROVERSY BETWEEN YOU AND US THAT ARISES AS A RESULT OF, OR HAS ANYTHING AT ALL TO DO WITH: (1) your Motor Vehicle Equity Line of Credit Account; (2) this Agreement; (3) your relationship with us, including our attempts to collect your obligation or to repossess the Collateral securing the Account; (4) relating to any products, including club memberships, or any services offered to you by us; (5) disputes about whether this Arbitration Agreement is valid or binding or about whether or when it applies; (6) claims under or disputes relating to constitutional provisions, statutes, ordinances, regulations, court decisions, or compliance with this Agreement; (7) disputes relating to wrongful acts of every type (whether intentional, fraudulent, reckless or just negligent,) and (8) any claim or request of injunctive or declaratory relief. The right to choose arbitration does not apply in these two situations: 1. To any claim of \$2,500 or less which is within the jurisdictional limits of a small claims or equivalent court, so long as there is a right to appeal a decision of the small court or higher court; 2. Any claim by us to enforce our security interest and to obtain possession of the Collateral by a court proceeding or by using self-help, provided that such court proceeding seeks only possession of the Collateral and not personal monetary judgment against you; if, however, we file a court proceeding to repossess the Collateral and you begin an arbitration or sue in small claims court on a claim, we will move the court to stay our court proceeding to enforce our security interest and to repossess the Collateral until the arbitration or small claims court decision, including any appeal or right to appeal from it, is final.

ARBITRATION ADMINISTRATOR This term means the organization, which will administer an arbitration, which shall be the American Arbitration Association, or another generally, recognized arbitration association in the state where arbitration will take place. You can choose the Arbitration Administrator if you give us written notice that you have chosen to arbitrate the claim or within 20 days after we give you notice that we are electing to arbitrate any claim. If you do not select the Administrator we will select one. If you have a question about the Arbitration Administrator mentioned above, or would like to obtain a copy of their arbitration rules or fee schedules, you can contact them as follows: American Arbitration Association: 335 Madison Avenue, New York, NY 10017 Phone# (800) 778-7879

STARTING ARBITRATION. You or we can give written notice to the other of an intention to begin arbitration of a Claim or Claims or to require arbitration of the other party's Claim or Claims. When written notice of a choice to arbitrate is given, an arbitration proceeding must begin by filing a claim with the Arbitration Administrator. The form for filing such a claim can be obtained from the Arbitration Administrator or from us.

ARBITRATION RULES, PROCEDURES AND APPLICABLE LAW. An arbitration proceeding will be conducted under the rules of the chosen Arbitration Administrator that are in effect when the arbitration is begun, provided that there will be a single arbitrator who must be a lawyer with more than 10 years of experience or a retired judge. The arbitration hearing, if any, and any pre-hearing conference to be attended in person, rather than by telephone, will take place in the county in which the loan covered by this Agreement originated. The decision of the arbitrator will be final and binding on both you and us.

Applicant

Co-Applicant

Loan Officer

Date

This Arbitration Agreement is made pursuant to a transaction which involves or affects interstate commerce, and shall be governed by the Federal Arbitration Act ('FAA'), 9 USC Section 1 et seq. The arbitrator shall apply applicable substantive law consistent with the FAA and enforce applicable statutes of limitations. The Arbitration agreement shall survive any default as well as the repayment of all amount borrowed from us, any legal proceeding by us to collect the debt owed by you, and any bankruptcy, to the extent consistent with applicable bankruptcy law. If any portion of this Arbitration Agreement is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Agreement.

ARBITRATION EXPENSES. You must pay your share of the arbitration fees/cost, as set by the Arbitration Administrator, up to a maximum of \$125 for claims of less than \$10,000. We will pay the remaining balance of those items. If you cannot afford to pay the fees/cost which are likely to be charged by the Arbitration Administrator or the arbitrator, we will pay such fees if you provide us with a statement of your income, assets and expenses which shows that you cannot afford to pay the fees of the Arbitration Administrator or the arbitrator and the normal living expenses of you and your family. Each party, however, must bear the expense of that party's attorney, experts, and witnesses, regardless of which party prevails in the arbitration, unless applicable law or the rules of the Arbitration Administrator gives a party the right to recover any of those fees and expenses from the other party.

Waiver of Right to Jury Trial and Other Rights in a Court Case. IF ARBITRATION IS CHOSEN BY EITHER OF US WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PROVIDED FOR BY THE APPLICABLE ARBITRATION RULES OR BY THIS ARBITRATION PROVISION. OTHER RIGHTS THAT YOU MAY HAVE IF A CLAIM WAS FILED IN COURT MAY NOT BE AVAILABLE IN ARBITRATION, AND THE FEES CHARGED BY THE ARBITRATION ADMINISTRATOR AND ARBITRATOR MAY BE HIGHER THAN THE FEES CHARGED IN A COURT CASE.

Class Action Limitations - IF ARBITRATION IS CHOSEN BY EITHER OF US WITH RESPECT TO A CLAIM, YOU AGREE NOT TO PARTICIPATE IN A CLASS ACTION OR A CLASS WIDE ARBITRATION, EITHER AS REPRESENTATIVE OR MEMBER OF ANY CLASS OR CLAIMANTS PERTAINING TO ANY SUCH CLAIM, EVEN IF SUCH CLASS ACTION IS PENDING ON THE EFFECTIVE DATE OF THIS AGREEMENT, EXCEPT THAT THIS ARBITRATION PROVISION WILL NOT PRECLUDE YOUR PARTICIPATION IN A CLASS WHICH HAS ALREADY BEEN CERTIFIED ON THE EFFECTIVE DATE OF THIS AGREEMENT AND WHICH RELATES TO CLAIMS ARISING FROM A PRIOR AGREEMENT YOU HAD WITH US, AS LONG AS SUCH CERTIFICATION SURVIVES ANY AND ALL APPEALS.

UNLESS A CLASS IS CERTIFIED PRIOR TO THE EFFECTIVE DATE OF THIS ARBITRATION PROVISION AND THE VERIFICATION SURVIVES ANY AND ALL APPEALS, YOU ACKNOWLEDGE THAT YOU WILL BE GIVING UP YOUR RIGHT TO PARTICIPATE AS A MEMBER OF ANY SUCH CLASS IF WE DECIDE TO ARBITRATE YOUR CLAIM. THIS MEANS THAT YOU WILL NOT BE ABLE TO OBTAIN FINANCIAL AND OTHER BENEFITS THAT MAY ULTIMATELY BE PAID TO OR CONFERRED UPON MEMBERS OF SUCH CLASS. THERE SHALL BE NO AUTHORITY FOR CLAIMS TO BE ARBITRATED ON A "CLASS ACTION" BASIS. CLAIMS BROUGHT BY ANY BORROWER MAY NOT BE JOINED TO CLAIMS BROUGHT BY ANOTHER BORROWER.

DEFINITION OF LENDER. The term "Lender" in this Arbitration Agreement means the company which has made the loan to you covered by this agreement, but also includes:

1. Any parent or management company of the Lender;
2. All companies owned or controlled or under common ownership or control with the parent or management company of the Lender; and
3. All employees or other individuals who manage or own any of these companies.

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