

# INSTALLMENT LOAN AND SECURITY AGREEMENT

Date of Loan: 11/12/2005		Loan Number: TL11N	
Name of Lender Alpha Omega Consulting Group, In Street Address 716 Vauxhall Drive City, State, Zip Nashville, TN 37221 Telephone Numbe (615) 662-9537		Certificate Number:  Hours of Operation: Monday - Friday 9:00 a.m. - 6	
Description of Titled Personal Property: VIN#: 32132132132132112		Year: 1992 Make: buick Model: century Type: 2d Color: blue License Plate #:	
Name of Borrower RON W JONES Street Address 1015 EAST BOBBY COURT City, State MILLERSVILLE, 37072- Date of Birth 4/24/1958 SSN: 545-45-4544			
Vehicle May Be Delivered To: Between the hours of:		Date of Loan: 11/12/2005 Monthly Rate of Interest: 2.00%	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
<i>The cost of your credit as a yearly rate</i>	<i>The dollar amount the credit will cost you</i>	<i>The amount of credit provided to you or on your behalf</i>	<i>The amount you will have paid after you have made all payments as scheduled</i>
24.00%	\$20.00	\$1,000.00	\$1,020.00

	Number of Payments	Amount of Payment	When Payment(s) are Due
Your payment schedule will be:	1	\$1,020.00	Monthly beginning on 12/12/2005

Security: You are giving a security interest in a motor vehi

Late Charge: If this is a single payment loan and a payment is 15 days late you will be charged 5% of the payment, or \$50, whichever is less. If this is a monthly payment loan and a payment is 15 days late you will be charged 5% of the payment, or \$25, whichever is less, subject to a minimum charge of \$10 for payments over \$25 and \$5 for payments of \$25 or less.

Prepayment: If you pay off early you will not have to pay a penalty.

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

e means an estimate

**NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS**

**RESTRICTION OF NON-PUBLIC INFORMATION ACCESS**

We restrict access to your non-public personal information to employees needing to know that information to assist you with products or services. We keep the physical, electronic, and procedural safeguards required by our regulators to insure the safety of your personal information.

**INFORMATION TO NON-AFFILIATED THIRD PARTIES**

Since we value our relationship, we will not disclose your non-public personal information to non-affiliated third parties unless required by law. We also do not disclose non-public personal information about former customers unless required by law.

Itemization of Amount Financed of \$1,000.00	
\$1,000.00	Amount given to you direct
\$0.00	Amount paid on your accou
	Paid to Public Official
\$0.00	Amount Paid to other
\$0.00	Prepaid Finance Charg
\$1,000.00	Amount Finance

**NOTICE: You may cancel this loan without any costs by returning the full principal balance to the lender by the close of the lender's next full business day.**

Borrower	Date	Borrower	Date
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**Promissory Note**

Loan Origination Fee: You agree to pay a loan origination fee of \$0.20

Promise to Pay: The title lender agrees to loan you the principal sum of \$1000, to bear interest at the rate of 2.00% per annum until paid in full. The loan is payable in payments of \$ 0 beginning on 12/12/2005 and continuing on the same day of each month thereafter until paid in full. You may prepay this loan, in full or in part, at any time without penalty. The loan origination fee, if any, is fully earned at the time the loan is made unless the full principal loan amount is returned to the lender by the close of the

Security: You agree to give the title lender a security interest per the Uniform Commercial Code in the unencumbered titled personal property listed above and further agree that the title lender may retain possession of the certificate of title until this loan is paid in full. Upon payment of the loan in full, the lender will release any security interest in the titled personal property and return the title to you.

Renewals: This loan may be renewed for an additional period of time upon payment of all interest and fees due. Beginning with the 3rd renewal and with each renewal thereafter, you must reduce the loan by 10% of the original principal amount until the loan is paid in full.

Default: In the event you default on the loan, the lender may, after providing all notices required by law, exercise any and all rights as a secured party per the Uniform Commercial Code, including repossession of the collateral.

Returned Check Fee: If any instrument is returned for any reason by any financial institution, you agree to pay a fee of \$15, plus the amount charged the title lender by the financial institution for processing the refused instrument.

Late Charge: You also agree to pay a late fee as follows:

If this is a single payment loan and a payment is 15 days late you will be charged 5% of the payment, or \$50, whichever is less.

If this is a monthly payment loan and a payment is 15 days late you will be charged 5% of the payment, or \$25, subject to a minimum charge of \$10 for payments over \$25 and \$5 for payments of \$25 or less.

**Attorney Fees Court Costs:** If it becomes necessary to file suit to collect this loan, you agree to pay attorney fees and court costs pursuant to section 408.140 RSMO.

**Nonpayment of this loan may result in the loss of your vehicle, or other titled personal property.**

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Title Lender

\_\_\_\_\_  
Borrower Date

This lender is regulated by:  
  
Missouri Division of Finance  
PO Box 716  
Jefferson City, MO 65102-0716  
(573) 751-3463  
  
**DO NOT SEND PAYMENTS TO THIS ADDRESS!**

\_\_\_\_\_  
Borrower Date

**Title Loan 8/01)**