

Date of Loan:	4/5/2006	Loan Number:	TL181
Name of Lender	Johnson's Title & Payday Loan	Certificate Number:	Name of Borrower Ronnie C Johnson
Street Address	123 Anywhere Street	Hours of Operation:	Street Address 1015 East Concord Avenue
City, State, Zip	St. Louis, Missouri 17345	Monday-Friday-10am-6pm sa	City, State Goodlettsville, TN 37072
Telephone Numbe	615-789-4568		Date of Birth 4/24/1958 SSN: 404-04-0404

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

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>
22.00%	\$20.40	\$1,125.00	\$1,145.40

	Number of Payments	Amount of Payment	When Payment(s) are Due
Your payment schedule will be:	1	\$1,145.40	Monthly beginning on 5/5/2006

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

Late Charge: If 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	
Itemization of Amount Financed of \$1,125.00	RESTRICTION OF NON-PUBLIC INFORMATION ACCESS
\$1,000.00 Amount given to you directly	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.
\$0.00 Amount paid on your account	
\$125.00 Paid to Public Officials	INFORMATION TO NON-AFFILIATED THIRD PARTIES
\$0.00 Amount Paid to others:	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.
\$0.00 Prepaid Finance Charge	
\$1,125.00 Amount Financed	

Promissory Note

Promise to Pay: You promise to pay the lender the principal sum of \$1,125.00, plus interest thereon at the rate of 22.00% per annum until the loan is paid in full. The loan is payable in 1 payment of \$1,145.40 beginning on 5/5/2006 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.

Loan Origination Fee: You agree to pay a loan origination fee of \$0.00.

Security: You agree to give the lender a security interest per the Uniform Commercial Code in the security listed above. You also agree to maintain insurance on the security and to name the lender as the loss payee on any insurance policy covering the security. Failure to maintain insurance coverage on the security will result in the loan being in default.

Default: In the event you default on the loan, the lender may, after providing all notices required by law, demand payment in full at once, and 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 \$20.00, plus the amount charged the lender by the financial institution for processing the refused instrument.

Late Charge: If 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.

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.

Lender

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

Borrower Date

408.510 Simple Interest