

Date of Loan:	4/5/2006	Loan Number:	TL181
Johnson's Title & Payday Loan 123 Anywhere Street Gulfport, Mississippi 17345 Hours of Operation: Monday-Friday-10am-6pm saturday9am-2pm		Name of Borrower Ronnie C Johnson Street Address 1015 East Concord Avenue City, State Goodlettsville, TN 37072 Date of Birth 4/24/1958 Social Security Number: 404-04-040	
Description of Security:	Year: 2000	Make: BMW	Model: 735i
VIN#: 12345678912345678	Color: Black	License Plate #:	

Vehicle May be Delivered To: Johnson's Title & Payday Loan 123 Anywhere Street Gulfport, Mississippi 17345	Date of Loan: 4/5/2006
Between the hours of: Monday-Friday-10am-6pm saturday9am-2pm	Monthly rate of interest: 1.83%

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total Of Payments
The cost of your credit as a yearly rate. 22.00%	The dollar amount the credit will cost you. \$20.40	The amount of credit provided to you or on your behalf. \$1,125.00	The amount you will have paid after you have made all payments as scheduled. \$1,145.40

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

Security: You are giving a security interest in motor vehicle.

Late Charge: If this is a single payment loan and a payment is 3 days late you will be charged (\$0.05) for each one dollar (\$1.00), not exceeding a total charge of \$10.00, of unpaid amount of payment.

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

Itemization of Amount Financed of \$1,125.00	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.
\$1,000.00 Amount given to you direct	
\$0.00 Loan Proceeds paid on your accou	
\$125.00 Amount paid to Public Official	
\$0.00 Amount Paid to other	
\$0.00 Loan Origination Fee	
\$0.00 Prepaid Finance Charg	
\$1,125.00 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

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.

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, 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 \$15, plus the amount charged the title lender by the financial institution for processing the refused instrument.

Late Charge: If this is a single payment loan and a payment is 3 days late you will be charged (\$0.05) for each one dollar (\$1.00), not exceeding a total charge of \$10.00, of unpaid amount of payment.

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 58-15-20 NMSA 1978.

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

Certificate Number _____	Borrower _____	Date _____
Title Lender This lender is regulated by: Regulation and Licensing Department Financial Institutions Division 725 St. Michaels Drive Santa Fe, New Mexico 87504 (505) 827-7100 DO NOT SEND PAYMENTS TO THIS ADDRESS!	Borrower _____	Date _____