

# LOAN AGREEMENT, PROMISSORY NOTE AND SECURITY AGREEMENT

Customers Name <b>RON JONES</b>	Social Security Number: 545-45-4544	Contract Number: TL15R	Contract Number: TL15R
Customer's Address (Residence) City, State, ZIP 1015 EAST BOBBY COURT MILLERSVILLE, MO 37072-		Home Phone: (615) 855-1999	Work Phone: 615-662-9537
		Time Made: 1/14/2005 10:29:47 AM	Date Made: 11/14/2005
		Date of Birth: 4/24/1958	Eyes: brown
		Race: White	Height: 5'6"
			Gender: M

<b>Creditor / Lender</b> Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537	<table style="width: 100%;"> <tr> <td style="width: 30%;"><b>Payment Schedule</b></td> <td style="width: 20%;">Number of Payments: 1</td> <td style="width: 50%;">When Payments Are Due: 12/14/2005</td> </tr> <tr> <td><b>Prepayment:</b></td> <td colspan="2">If you pay off early, you may be entitled to a refund of part of the finance charge</td> </tr> <tr> <td><b>Additional Information</b></td> <td colspan="2">See your contract for any additional information concerning nonpayment, default and prepayment refunds or penalties</td> </tr> </table>	<b>Payment Schedule</b>	Number of Payments: 1	When Payments Are Due: 12/14/2005	<b>Prepayment:</b>	If you pay off early, you may be entitled to a refund of part of the finance charge		<b>Additional Information</b>	See your contract for any additional information concerning nonpayment, default and prepayment refunds or penalties	
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<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>AMOUNT FINANCED</b>	<b>TOTAL OF PAYMENTS</b>
<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</i>
<b>240.00%</b>	<b>\$200.00</b>	<b>\$1,000.00</b>	<b>\$1,200.00</b>

**Motor Vehicle Collateral:**

Make: buick                      Model: century                      Year: 1992                      Vin#: 32132132132132112  
 License                      Color: blue                      Title Certificate Number:                      Drivers License # 07130748

SECURITY: Lender will have a security interest in the motor vehicle described above.

PREPAYMENT: If you pay off early, you may be entitled to a refund of part of the finance charge. See your contract for any additional information concerning nonpayment and default and prepayment refunds or penalties

**ITEMIZATION OF AMOUNT FINANCED**

Amount Financed	Amount given to you directly.	Lien Fee	Amount Refinanced
<b>\$1,000.00</b>	<b>\$1,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

To secure repayment of the Principal amount and any and all accrued and/or unpaid Finance Charge (the "INTEREST") as set forth above, you have granted to lender a security interest in your motor vehicle described above. Provided you do not default in the payment of any monetary sums due under this Agreement or fail to fully perform pursuant to this Agreement, you may retain physical possession, ownership and use of the motor vehicle. However, should you default in any payment required hereunder, LENDER shall have the absolute right in addition to any and all other remedies provided by law, to foreclose upon the lien which may include the taking physical possession of the motor vehicle regardless of where same may be located and thereafter liquidate the motor vehicle to fully cure and repay the (1) Principal amount advanced hereby, and all accrued, and unpaid interest pursuant to this Agreement, together with (2) all costs or charges incurred by LENDER in foreclosing upon the lien, including the repossession, sale and/or liquidation of the motor vehicle.

By execution hereof, you as BORROWER, in the event of nonpayment or other default, expressly grant to LENDER an irrevocable power to act as your attorney-in-fact to execute any and all documents necessary to effectuate the liquidation of lender's lien, including the repossession, sale and/or liquidation of the motor vehicle by LENDER in satisfaction of its lien in accord with this Agreement. You as BORROWER shall pay in Cash to LENDER the amount set forth by the payment schedule above when due pursuant to the Promissory Note. Any notice that we as LENDER are required to provide you pursuant to the Agreement and/or the laws of the State of New Mexico will be deemed reasonable if sent to you at the address set forth by you above at least five (5) days before the event with respect to which notice is required.

INTEREST: This is a Simple Interest Loan, early payment will decrease the amount of the finance charge and a late payment will increase the amount of the finance charge.

For example                      Amount Financed                      Interest Rate                      # of Days in the Year                      Interest Per Day  
                                          \$400                      x                      304% A.P.R.                      +                      365                      =                      \$ 3.33

If this sample loan was paid in 15 days, interest owed would be: 15 days x \$3.33 = \$49.95 if it were paid in 32 days interest owed would be: 32 days x \$3.33 = \$106.56

PROMISSORY NOTE: We, the undersigned, jointly and severally, promise to pay LENDER in United States Currency, the Total Payments shown above according to the payment schedule shown above at LENDER's address set forth above when due until the Principal balance together with accrued and unpaid interest has been fully repaid together with any costs incurred by LENDER as set forth. Time is of the essence in your performance and payment of the monetary sums set forth by this Promissory Note. All monetary sums due hereunder shall be paid without prior demand, notice or claim set-off. In the event of monetary or non-monetary default, Interest shall to accrue until the Principal balance together with all accrued and unpaid interest and costs are fully repaid, specifically, interest after the maturity of the Loan, will continue to accrue at the contract rate.

SECURITY AGREEMENT: You as BORROWER/DBTOR, to secure repayment of the monetary sums evidenced by the Promissory Note above, and this Loan Agreement do grant to us as LENDER/SECURED PARTY, pursuant to the laws of the State of New Mexico, a Security Interest in and a lien upon the vehicle set forth above, all accessions thereto, and all proceeds thereof which act as Security for the full repayment of the sums advanced by Secured Party pursuant to the Loan Agreement and Promissory Note. You have further granted to LENDER, as security under the New Mexico Code of laws, an assignment and security interest in all proceeds of insurance or refunds of unearned premiums, or both, respecting any and all policies of insurance assuring against the loss and/or total destruction of the collateral to assure your repayment of the monetary sums advanced to you by LENDER. As all times that monetary sums remain due and unpaid the Security shall not be removed from the State of New Mexico. By this Security Agreement, you hereby expressly grant to LENDER as Secured Party, in the event of Default, pursuant to the Promissory Note or any of the terms and conditions of the Loan Agreement, an irrevocable right of Secured Party to physically repossess the Security to allow foreclosure upon Secured Party's lien. In the event of such repossession, you hereby expressly grant to Secured Party the Absolute right to liquidate the Security and UPON LIQUIDATION, YOU MAY OR MAY NOT RECEIVE ALL EXCESS PROCEEDS OF LIQUIDATION AFTER DEDUCTION FOR THE FULL PAYMENT TO LENDER OF THE PRINCIPAL AMOUNT OF THE LOAN, ACCRUED AND UNPAID INTEREST DUE LENDER PURSUANT TO THE PROMISSORY NOTE AND FORECLOSURE COSTS OF PUBLIC SALE INCLUDING ATTORNEY'S FEES AND COSTS INCURRED.

You further grant to LENDER your Power of Attorney-in fact to allow LENDER full authority to perfect its lien upon the title to the Security with the State of New Mexico, Department of Revenue, Division of Motor Vehicles. You expressly warrant and promise that until such time as the LOAN has been fully repaid you will not attempt to or seek to obtain a duplicate title to the Security that you continue to own. YOU AS DEBTOR WILL AT ALL TIMES WHILE THE LOAN IS OUTSTANDING AND UNTIL A FORECLOSURE UPON SECURED PARTY'S LIEN, BE THE LEGAL OWNER OF THE VEHICLE PURSUANT TO THE LAWS OF THE STATE OF NEW MEXICO.

Do not sign this agreement before you have read it or if it contains any blank spaces. You will receive a completed copy of this document. I, the undersigned, have carefully read the terms and conditions of this contract and agree to them. I, the undersigned, have also read and understand the charges for this loan and agree to them. NO PERSONAL CHECKS ACCEPTED - VERBAL AGREEMENTS FOR ADDITIONAL DAYS ARE NOT BINDING.

11/14/2005  
 \_\_\_\_\_  
 Borrower's Signature                      Date

11/14/2005  
 \_\_\_\_\_  
 Lender's Signature                      Date

# PRIVACY NOTICE

You are being provided with this PRIVACY NOTICE pursuant to the Gramm-Leach-Bliley Act and 16 C.F.R. 313. This act and the accompanying regulations require us to disclose our policy regarding nonpublic personal information.

We collect nonpublic personal information about you such as your address, driver's license information and credit worthiness. We may collect this information from the following sources:

- Information we receive from you on applications, worksheets, other documents we use in preparing your loan, or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

From time to time we may disclose your nonpublic information to businesses in order to verify your credit worthiness, or other companies that work with us to provide you with our products and services. In addition, we may disclose the information we collect, to companies that perform marketing services on our behalf or other financial institutions with which we have joint marketing agreements. However, we do not disclose any nonpublic personal information about you to anyone else, except as permitted by law. We will only share your nonpublic personal information to companies that agree to treat your information confidentially.

If you prefer that we not share your information, except as provided by law, you may complete the "OPT OUT" form below and return it to us as instructed.

I have received a copy of this notice

Signature

**X**

Date:

Customer:

Lender:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Alpha Omega Consulting Group, Inc.**  
**716 Vauxhall Drive**  
**Nashville, TN 37221**  
**(615) 662-9537**

## REQUEST TO "OPT OUT" OF DISCLOSURE OF NONPUBLIC PERSONAL INFORMATION

By checking the box to the left, I certify that I do not wish for my nonpublic personal information to be disclosed, except as provided by law. I have signed and dated my request below.

Signature

**X**

Date:

Customer:

Lender:

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\_\_\_\_\_

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