

# **Alpha Omega Consulting Group, Inc.**

716 Vauxhall Drive, Nashville, TN 37221 - (615) 662-9537

## **TITLE PLEDGE AGREEMENT**

I HEREBY AGREE THAT IN THE EVENT THAT I FAIL TO MAKE ANY PAYMENT OR ANY PART OF ANY PAYMENT ON MY LOAN FROM Alpha Omega Consulting Group, Inc., LOAN NO: 76132 FOR A 1992 buick century ID# 32132132132132112 Alpha Omega Consulting Group, Inc. IS AUTHORIZED BY ME AND HAS THE RIGHT TO TAKE SAID AUTOMOBILE BACK FROM ME, WITHOUT THE NECESSITY OF COURT ORDER OR ANY JUDICIAL PROCESS. I FURTHER AGREE THAT IF IT BECOMES NECESSARY FOR Alpha Omega Consulting Group, Inc. TO TAKE SAID AUTOMOBILE BACK, Alpha Omega Consulting Group, Inc. IS PERMITTED TO DO SO AT ANY TIME OF THE DAY OR NIGHT AND MAY ENTER AND REMOVE SAID CAR FROM MY PROPERTY OR ANY OTHER PROPERTY WHERE MY VEHICLE IS STORED.

I ALSO GIVE Alpha Omega Consulting Group, Inc. PERMISSION TO USE ANY REASONABLE MEANS TO OPEN OR GAIN ENTRY INTO SAID VEHICLE WITHOUT CAUSING ANY UNDO DAMAGE IN THE PROCESS OF TAKING IT BACK.

I UNDERSTAND THAT SHOULD IT BECOME NECESSARY FOR Alpha Omega Consulting Group, Inc. TO TAKE BACK SAID VEHICLE AND I REDEEM SAME BY MAKING FULL PAYMENT TO Alpha Omega Consulting Group, Inc., THIS PAYMENT WILL INCLUDE ANY COSTS, INCLUDING ATTORNEY FEES FOR TAKING BACK THE CAR.

I AGREE THAT I WILL NOT KEEP ANY PERSONAL PROPERTY OF ANY GREAT VALUE IN SAID VEHICLE DURING THE TERM OF THIS LOAN, BUT IN THE EVENT THAT I DO, I ASSUME ANY AND ALL RESPONSIBILITY FOR ANY PERSONAL PROPERTY LEFT IN THE CAR BY ME OR BY OTHER PERSONS, SHOULD THAT PROPERTY BE LOST OR MISSING FOR ANY REASON FROM SAID CAR AFTER IT HAS BEEN TAKEN BACK AND STORED IN A REASONABLY SAFE PLACE.

I AGREE THAT Alpha Omega Consulting Group, Inc. IS NOT REQUIRED TO GIVE ME ANY NOTICE BEFORE Alpha Omega Consulting Group, Inc. TAKES BACK SAID VEHICLE, AND THAT MY FAILURE TO MAKE ANY PAYMENT ON TIME ACCORDING TO MY LOAN CONTRACT, WILL BE MY NOTICE THAT Alpha Omega Consulting Group, Inc. HAS THE RIGHT TO TAKE BACK THE VEHICLE.

**AS PER TENNESSEE CRIMINAL CODE, IT IS A CLASS E FELONY TO DISPOSE OF, DAMAGE, OR WILLFULLY ABUSE MORTGAGED PROPERTY WITH HEAVY FINES AND IMPRISONMENT.**

The Principal/Pledgor and each Indemnitor hereby authorizes any agent or officer of Alpha Omega Consulting Group, Inc., bearing this release, or any copy thereof, to obtain any information from any physician, psychiatrist, psychologist, hospital, clinic, or other medical institution: from any local, state, or federal governmental body including but not limited to the Dept. of Human Services, the Social Security Administration, the U.S. Postal Service, any part of the Dept. of Defense, from any public utility including telephone records from local and long distance carriers, from any employer, from any banking or credit granting company or institution, credit card company, credit bureau or any academic institution. The Principal/Pledgor and each Indemnitor consent to Alpha Omega Consulting Group, Inc. furnishing such information as it may obtain to third parties during the term of this contract. Neither Alpha Omega Consulting Group, Inc. nor any person to whom it releases such information shall be obligated to keep such information confidential. The Principle/Pledgor and each Indemnitor hereby release the custodian(s) of such records and any school, college, university, hospital or other medical repository, credit bureau, lending agency, retail establishments, or other governmental or private agency, including its officers, employees or related personnel both individual and collectively, from any and all liabilities resulting from compliance or attempts to comply with this authorization and request to release information. The Principle/Pledgor and each Indemnitor expressly agrees that Alpha Omega Consulting Group, Inc., may perform credit checks on any or all of them.

I UNDERSTAND THAT I HAVE THE RIGHT TO HAVE THIS AGREEMENT EXAMINED BY MY ATTORNEY IF I DESIRE, BEFORE I SIGN IT.

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SIGNATURE

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SIGNATURE

Pledgor hereby pledges complete title of this motor vehicle to Lender for the repayment of the sum of the Amount financed, the receipt of which is hereby acknowledged plus the FINANCE CHARGE and any other lawful charges. Pledgor agrees to warrant and defend the title. Pledgor agrees that pledgor is indebted to Lender for the Total of Payments.

FINANCE CHARGES are due monthly. In the event Pledgor is in default on the performance of Pledgor's obligations under this agreement, Lender shall have the right, without notice or legal action, to lawfully and without breach of the peace enter any premises where the pledged motor vehicle may be found and to lawfully and without breach of the peace take possession of same, including any equipment or accessories thereon. The motor vehicle that is security for this Title Loan is subject to sale or disposal if the title has not been redeemed from Lender or there has been no payment made on this account within 50 days. Lender shall become vested with all right, title and interest of myself and/or my assigns to such motor vehicle to hold and dispose of as Lender's own property, without any notice to or demands from me.

Pledgor warrants that the motor vehicle pledged is not stolen, that the Pledgor has not received the motor vehicle by fraud, that the motor vehicle has no liens of encumbrances, including liens for past-due child support, against it, that the Pledgor is not in voluntary or involuntary bankruptcy and is not anticipating filing a bankrupt proceeding of any type. Pledgor asserts that Pledgor is at least 18 years of age. If Pledgor has made any false representation or engages in any fraudulent activity in connection with this transaction, the Maturity Date will be automatically accelerated without notice.

Pledgor agrees to maintain the pledged motor vehicle in good working order, and to assume the entire responsibility of all damages due to the operation of the vehicle including but not limited to repairs, judgments, suits, attorney's fees, court cost, and any expenses that may be incurred by the use of the vehicle. During said loan and redemption periods Lender shall not be responsible in case of loss or damage to said motor vehicle by reason of fire, breakage, robbery, or burglary. No loss, damage, or destruction of the described motor vehicle shall release Pledgor from the obligations hereunder.

Pledgor agrees to keep the described motor vehicle free of all liens, taxes, and encumbrances (except those securing this title loan contract), and any cost expended by Lender in release or discharge thereof shall be paid by Pledgor.

Pledgor agrees to not use said vehicle in violation of any statute or ordinance, or for hire, and will not, without express permission of Lender, permanently remove said vehicle from the state in which the Pledgor resides on the date hereof. Said vehicle will be kept at Pledgor's residence address as stated above and pledgor will notify Lender promptly of any change in the location of said residence.

If possession of said vehicle is taken by or given up to Lender, or said vehicle is sold in the manner described above or in any other manner, Pledgor will properly execute and deliver to Lender any documents which are now required or may be hereafter required by any state motor vehicle law for recording transfer or title.

**\*\*\* NO PERSONAL CHECKS ACCEPTED \*\*\***

**\*\*\* VERBAL AGREEMENTS FOR ADDITIONAL DAYS ARE NOT BINDING \*\*\***

**UNDER PENALTY OF PERJURY I DECLARE THAT 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.**

\_\_\_\_\_  
LENDERS SIGNATURE

\_\_\_\_\_  
PLEDGORS SIGNATURE

\_\_\_\_\_  
PLEDGORS SIGNATURE

\*\*\*\*\*

DATE \_\_\_\_\_

Upon full Redemption payoff, I the undersigned did receive my title certificate from Alpha Omega Consulting Group, Inc.

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PLEDGORS SIGNATURE