

Johnson's Title & Payday Loan

SERVICE CHARGE AGREEMENT

I, RON JOHNSON, hereby agree to pay Johnson's Title & Payday Loan, the amount of \$200.00 plus service charge/check cashing fee of \$30.00 for a total sum of \$230.00.

Full payment/extension due date : 4/26/2006

I understand there is a \$20.00 per check(s) fee for any check returned unpaid. Payments must be made by cash or money order either by mail or in person by the above due date. If I wish to have my security check (s) deposited to pay off my account, I must request this on or before my due date to avoid any additional fees. I further understand I have 14 day maximum obligation. I also acknowledge and agree that should I fail to pay off or extend my contract, my security check(s) will be deposited for collection on the next business day that follows your due date. Payment must be received on or before due date to avoid additional charges. I further acknowledge and agree that it is my responsibility to inform Johnson's Title & Payday Loan of any changes to my original contract.

PLEASE DO NOT SIGN UNLESS YOU FULLY UNDERSTAND AND AGREE TO ALL THE TERMS LISTED ABOVE.

CUSTOMER SIGNATURE: X _____

_____ Date

CO-CUSTOMER SIGNATURE: X _____

_____ Date

AGENT'S SIGNATURE: X _____

Johnson's Title & Payday Loan

_____ Date