

Alpha Omega	Ron W Johnson and Shirley R Martin 1015 West Booby Court White House, TN 37188 Hm:(615) 448-6542Wk: 615-662-9537	Loan Number CA101	Loan Date 6/12/2008
		Loan Amount \$200.00	

THE PURPOSE OF THIS LOAN IS AN AUTO LOAN. SECURITY - You have certain rights that may affect my property as explained below or on other pages. This loan (X is) (_____ is not) further secured. This loan is secured by (1) VEHICLE (2) INSURANCE (3) AUTO CLUB, dated 6/12/2008

Security agreement – I give you a security interest in the property described below. The rights I am giving you in this property and the obligations this agreement secures are defined on page 2 of this agreement.

Property Description :

Make: _____ Model: _____ Year: _____ Vin#: _____ License: _____ Color: _____

NOTE: I promise to pay to you, or your order, at your address above the total sum of \$0.00 until paid in full.

PAYMENTS: I will pay this note as follows:

<u>ANNUAL PERCENTAGE RATE</u>	<u>FINANCE CHARGE</u>	<u>Amount Financed</u>	<u>Total of Payments</u>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments scheduled
<u>391.07%</u>	<u>\$0.00</u>	<u>\$200.00</u>	<u>\$200.00</u>

My payment schedule will be:

Number of Payments	Amount of Payment	When Payment(s) are Due
1	\$0.00	Weekly starting on 6/26/2008

SECURITY – I AM GIVING A SECURITY INTEREST IN:

- The goods or property being purchased.
- Collateral securing other loans with you may also secure this loan.
- My deposit accounts and other rights to the payment of money from you.
- Auto Service Club Agreement.

ITEMIZATION OF AMOUNT FINANCED Amount given to me directly: \$200.00 Amount given to others on my behalf: \$0.00 Documentation Fee: \$0.00 Amount Financed: \$200.00

PREPAYMENT – If I pay off this note early, I will not have to pay a penalty.

I can see my contract documents for any additional information about non-payment, default, any required prepayment before the scheduled date.

PROPERTY INSURANCE –(X is required) (_____ is not required) . I have the option of furnishing any insurance required in connection with this transaction either through existing policies I own or control, or by procuring and furnishing insurance coverage equivalent to what you require from any insurance company authorized to do business in Texas.

I WILL MAINTAIN FULL COMPREHENSIVE AND COLLISION INSURANCE COVERAGE ON THE VEHICLE LISTED ABOVE WITH NO MORE THAN \$500.00 DEDUCTIBLES. IN THE EVENT MY INSURANCE IS CANCELLED FOR ANY REASON OR I VIOLATE THE TERMS OF MY AUTO LOAN OR INSURANCE AGREEMENT THEN I WILL BE IN DEFAULT OF SAID CONTRACTS. REFER TO THE REPOSSESSION AGREEMENT IF YOU ARE IN DEFAULT.

SIGNATURES – I AGREE TO THE TERMS SET OUT ON PAGE 1 AND PAGE 2 OF THIS AGREEMENT. I HAVE RECEIVED A COPY OF THIS DOCUMENT ON TODAY'S DATE

Signature _____ Date _____ - _____ - _____

Co Signature _____

Alpha Omega
REPOSSESSION AGREEMENT TERMS

I/We hereby agree that in the event I fail to make any payment or any part of any payment on my loan to you on loan # CA101 for a _____ having a VIN of _____, you have my authorization to repossess without the necessity of a court order or judicial process. I also give you authorization to retrieve this vehicle from my property, or any other property I may leave this vehicle, at anytime of the day or night.

You have my permission to use any reasonable means to open or gain entry into the vehicle without causing any undo damage during the process of repossession. I understand that you are not responsible for any damages that may occur during repossession.

I understand that any and all charges incurred during repossession of this vehicle will be added to my account. I understand that if this vehicle is repossessed, only the full payment of the contract within ten calendar days will return this vehicle to me. I also understand that the balance of this contract will have all costs of the repossession process.

_____ I understand that I am responsible for any costs incurred in collecting Payments not made on a timely basis including personal checks returned for Insufficient funds;

_____ I am fully aware that Alpha Omega is not required to give any NOTICE OF REPOSSESSION of said vehicle, should I be more than 5 days past due on any payments;

_____ I also understand that Alpha Omega is not responsible for any damages that may be incurred during repossession of said vehicle and should repossession of vehicle take place that said vehicle will be stores in a reasonable safe location;

_____ I understand that I am responsible for any costs incurred in collecting Payments not made on a timely basis including personal checks returned for Insufficient funds;

_____ I understand that additional charges will be added to my account should it become necessary for said vehicle to be repossessed. I am aware that I will be responsible for these charges in additional principal before the release of vehicle;

_____ I hereby agree and assume full responsibilities for all property that may become damaged or lost in the event said vehicle is repossessed;

_____ I understand that I have the right to an Attorney examine this agreement before signing;

_____ I understand if the value of property destroyed, removed, concealed, encumbered or otherwise harmed or reduced in value is \$1,500.00 or more but less than \$20,000.00, it is a STATE JAIL FELONY.

IMMEDIATE NOTIFICATION OF CHANGE OF PHONE NUMBER, ADDRESS AND JOB IS REQUIRED. FAILURE TO NOTIFY CHECK-N-TITLE FINANCE OF ANY CHANGES WILL RESULT IN A DEFAULT STATUS AND WILL BE SENT TO COLLECTIONS IMMEDIATELY. ALL PAYMENTS TO BE MADE ON OR BEFORE DUE DATE AT Alpha Omega, , , , OFFICE .

By signing below I am acknowledging that I have read this information and that I agree and understand the information on this document.

_____/_____/_____
APPLICANT Date

_____/_____/_____
CO-APPLICANT Date

_____/_____/_____
Alpha Omega Date

Alpha Omega

AUTO CLUB AGREEMENT

Ron W Johnson and Shirley R Martin
1015 West Booby Court
White House, TN 37188

Service Contract # CA101

Contract Date 6/12/2008

Subject to the terms and conditions set out below, Alpha Omega hereby renders service and set protection to the following described vehicle.

Body Style: Model: Color: VIN: License #:

BENEFITS:

**Service Provided:
Emergency Road Service, Towing Service, Tire
Changing Service, and State Safety Inspection
reimbursement**

Emergency road service provided to Member when mechanical trouble, gas delivery, battery charge, keys locked in vehicle, or other emergency assistance.
(Service not to exceed \$20.00)

Towing Service provided to Member when Member's Motor Vehicle fails to operate under its own power as direct result of mechanical failure or breakdown, the Member may have said motor vehicle covered by the club, towed to garage or service station as specified by A-Auto Club. See insert (Club is not responsible for repairs — Service not to exceed \$75.00)

Tire Changing Service Provided upon any occasion that the Member's motor vehicle has a flat tire. The Member may have said tire changed by garage or service station as specified by A-AutoClub-See back of booklet (service not to exceed \$20.00)

Disclaimer: Any member of A-Auto Club that chooses not to use services such as a specified garage, service station, or towing services as provided for and authorized by A-Auto Club does so at his/her own expense. Any claim for services rendered by any other towing service or service station that is not an authorized agent of A-Auto Club, shall be denied. In the event that incidental towing and road services can not be provided by A-Auto club agents, Member shall be reimbursed up to but not to exceed limited dollar amounts listed, Member must provide receipt from licensed towing service. Member may use each A-Auto Club listed service ____time(s) per quarter, provided dues are current

Car and Tire Theft Reward of \$500.00 (Cash Rewards for information leading to the arrest and conviction of any person or persons stealing a members motor vehicle, \$100.00 (Cash Reward) offered for information leading to the arrest and conviction of any person or persons

FEE: \$0.00 PER WEEK

Ron W Johnson and Shirley R Martin

Date

Alpha Omega

Date