

# DEFERRED DEPOSIT SERVICES AGREEMENT

Account Number 39

Transaction Number CA100  
Check Number 243

Loan Date: 4/12/2006  
Due Date: 4/26/2006

<b>LICENSEE:</b>	Johnson's Title & Payday Loan 123 Anywhere Street Cheyenne, Wyoming 87364 615-789-4568		
<b>CLIENT:</b>	RON JOHNSON 600 W QUEEN STREET HAMPTON, VA 23669-	SSN: 226-08-9406 Home Phone: (757) 224-7593 Work Phone: 757-224-7732	

In this Deferred Presentment Services Agreement (this "Agreement"), the words "you" and "your" mean the above customer and all who have signed as customer. The words "us" and "ours" mean Johnson's Title & Payday Loan

<b>FEDERAL TRUTH-IN-LENDING</b>			
<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 all scheduled payments are made</i>
<b>391.07%</b>	<b>\$30.00</b>	<b>\$200.00</b>	<b>\$230.00</b>

**YOUR REPAYMENT SCHEDULE WILL BE:**  
**Number of Payments: 1 Amount of payment: \$230.00 Payment Due Date: 4/26/2006**  
**PREPAYMENT: There will be no rebate of the FINANCE CHARGE if the check is prepaid before the due date.**  
**See your contract document for any additional information concerning non-payment, default, prepayment refunds and penalties.**

**Itemization of Amount Financed:**  
**1. Amount Paid Directly To You: \$200.00**

**2. Amount Paid to Others: \$0.00**

The amount stated in the AMOUNT FINANCED Block above consists solely of the amount of cash we are giving you in exchange for your check. The above is a disclosure required by the Federal Truth-in-Lending Act.

The amount shown in the FINANCE CHARGE block is deemed interest by Wyoming law.

I hereby acknowledge receipt of these disclosures prior to entering into this deferred presentment agreement.

By signing this Agreement, you acknowledge that it was filled in before you did so and that you have received a completed copy of it. You agree that the information you gave us prior to entering into this Agreement is accurate. You also warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You further acknowledge that you have read, understand, and agree to all of the terms of this Agreement

The Customer, shown above, promises to pay to the Licensee, shown above, the amount set out above as the Total of Payments in accordance with the above Payment Schedule. To satisfy this obligation, the Customer this date has delivered Customer's check to Licensee in the amount of the Total of Payments with the understanding that Licensee will not present the check for payment until the Payment Due Date as set out in the Payment Schedule. If Borrower has not redeemed the check prior to the above set out Payment Due Date, Licensee is authorized to deposit the check at the bank or electronically to satisfy the obligation. If Borrower pays off the loan prior to the due date there will be no rebate of the FINANCE CHARGE.

I, the Presenter and Customer shown above, here attest that the check being presented for this Delayed Deposit Agreement is drawn on a legitimate, open and active account, that the check is not altered, forged, stolen, or obtained through fraudulent or illegal means, and that it is not negotiated without proper legal authority or represents the proceeds of illegal activity.

CUSTOMER SIGNATURE: X \_\_\_\_\_  
RON JOHNSON Date \_\_\_\_\_

LICENSEE SIGNATURE: X \_\_\_\_\_  
Johnson's Title & Payday Loan Date \_\_\_\_\_