

Johnson's Title & Payday Loan
 123 Anywhere Street
 Birmingham, Alabama 23451
 615-789-4568

Maturity Date
 5/5/2006

Pawn Ticket #
 TL181

PLEDGOR Ronnie C Johnson 1015 East Concord Avenue Goodlettsville TN 37072							DATE MADE 4/5/2006		
DL Number	State	SSN	Home Phone	Work Phone	D.O.B.	Eyes	Race	Height	Sex
077636262	TN	404-04-0404	(615) 855-1192	615-662-9537	4/24/1958	Brown	White	5'6"	M
You are giving a security interest in the below described goods									

Description:

In very good condition.

Amount:

\$1,000.00

See your contract document for any additional information concerning non-payment, default, and prepayment refunds or penalties.

<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
#Error	\$20.40	\$1,000.00	\$1,020.40

I, the undersigned, have carefully read the terms and conditions of this agreement and agree to them. If payment is made after the maturity date, but within the 30 day grace period, the new maturity date shall be 30 days from the date of renewal and prorated pawn charges may apply by pawn broker's option.

X _____
Pledgor's Signature

X _____
Redemption Signature

X _____
Pawnbroker's Signature

Payment Schedule

1 Payment @ \$1,020.40
 Itemization of the Amount
 Financed of : \$1,000.00
 Amount given to you directly
 \$1,000.00

NO PERSONAL CHECKS ACCEPTED
 NO GOODS SENT C.O.D.

NO GOODS SHOWN FOR REDEMPTION UNLESS PAID IN ADVANCE
 VERBAL AGREEMENTS FOR ADDITIONAL DAYS ARE NOT BINDING

PLEDGOR is sole owner of pledged goods and is the only person who can redeem pledged goods.

CUSTOMER PRIVACY NOTICE: We collect nonpublic personal information about you as a consumer, customer or former customer from the following sources: 1) Information we receive from you on our pawn forms, loan documents, sales documents, or other forms; 2) information about your transactions with us, our affiliates, or others.

The Parties agree as follows: A pledgor shall have no obligation to redeem pledged goods or to make any payment on a pawn transaction. Pledged goods not redeemed within 30 days following the original fixed maturity date shall be forfeited to the pawnbroker and absolute right, title and interest in the goods shall vest in the pawnbroker. "The pledgor of this item attests that it is not in voluntary or involuntary bankruptcy of any type. The item pawned is redeemable only by the bearer of this ticket. Pledgor asserts that pledgor is at least 19 years of age. This pawn is for one month. The pawnshop charge is deemed earned, due and owing as of the date of the pawn transaction and a like sum shall be deemed earned due and owing on the same day of the succeeding month.

Any personal property pledged to a pawnbroker within this state is subject to sale or disposal when there has been no payment made on the account for a period of 30 days past the maturity date of the original contract, and no further notice is necessary." Pledgor shall present this ticket when redeeming the pledged goods Pawnbroker agrees to return the pledged goods to the pledgor upon payment of the amount loan plus any pawnshop charges and other lawful charges.

Any person identified as pledgor or as authorized representative of the pledgor and presenting a pawn ticket to the pawnbroker shall be entitled to redeem or repurchase goods described on the ticket. In the event pledged goods are lost or damaged while in the possession of the pawnbroker it shall be the responsibility of the pawnbroker to replace the lost or damaged goods with like kinds of merchandise and proof of replacement shall be defense to any prosecution. For the purpose of the provision, "Lost" includes pledged goods that have been destroyed or have disappeared due to willful neglect that results in the pledged goods being unavailable for return to the pledgor.

If the pawn ticket is lost, destroyed or stolen, the pledgor shall so notify the pawnbroker in writing, and receipt of the notice shall invalidate the pawn ticket. The pledged goods have not been previously redeemed. Before delivering the pledged goods or issuing a new pawn ticket, the pawnbroker shall require the pledgor to make a written statement of loss, description or theft of the ticket. The pawnbroker is entitled to a fee not to exceed five dollars (\$5.00) in connection with each lost, destroyed, or stolen pawn ticket and the taking of a properly prepared written statement for the pawn ticket.