

Dear Valued Customer,

Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co. appreciates your business. It is our primary goal to assist you with your loan, but also to develop a good relationship with you that will last a lifetime.

By coming to us for assistance, we assume that you have exhausted most other common forms of financing such as traditional bank, savings & loan, credit union, credit card companies, employers, family and even friends. It may be even better to consider selling your vehicle outright rather than seeking a high interest loan which, if not paid promptly each payment period, WILL RESULT IN THE REPOSSESSION AND FORFEITURE OF OUR VEHICLE. Please read all documentation we are providing to you carefully and follow the instructions. Failing to pay on time or keep your insurance current WILL result in the loss of your vehicle.

If you have not attempted to get help from traditional sources, we strongly advise you to do so before having to resort to an asset based loan with Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co.. Because we do not check your credit, we have to charge very high interest rates and processing fees in order to maintain our business. While we typically charge lower rates than other Title Loan companies, **we advise you to use Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co. as a last resort.**

There are instances under which obtaining a loan from us may not be suitable for you. If you are elderly, on a low fixed income, do not have a steady income or employment, we are advising that you not take out this loan. Due to the nature of our business, we make loans without credit checks; therefore, they are expensive and the interest rates are high. Since we do not check credit and we make loans based only upon the underlying asset, we are only obligated to provide you the loan you are requesting as we do not discriminate. If you fall under one of the categories mentioned in this paragraph, by signing below you are acknowledging that you wish to receive this loan even though we have advised you against it.

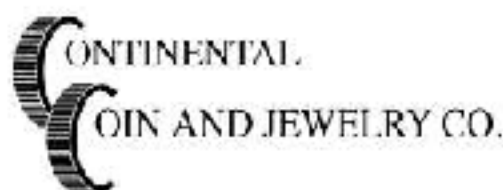
If you do secure a loan with us please ask your Loan Officer for free information on how to manage and reduce your debts and avoid repayment patterns with other lenders that will negatively affect your overall credit.

By signing below, you are acknowledging that you have been fully informed of all of your available options and you have considered these, yet wish to acquire your loan through our company.

Signature

Date

5627 Sepulveda Bl • Van Nuys, CA 9111 • (818) 781-4232 • Fax (818) 782-6779



Addendum

This is an addendum to the Statement of Loan, Federal Disclosure, Security and Promissory Note Dated 9/25/2014.

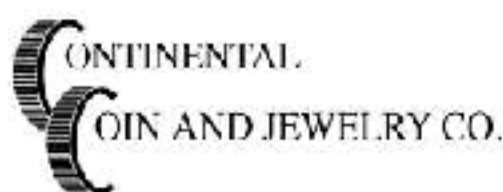
Borrower(s) agree if any payment is NOT made on the DATE DUE, the secured vehicle will be REPOSSESSED IMMEDIATELY. We may, but are not required, to contact you to remind you of past due payments. However, this is only a courtesy and it is exclusively your obligation to make all payments on time.

Borrower(s) are aware that a tracking device will be installed in your vehicle. Should your vehicle ever have to be repossessed and thereafter returned to you there will additionally be a payment protection device installed in your vehicle. Borrower(s) are aware that there is no charge for these systems, however, if the systems are not returned or returned broken, the borrower(s) is/are subject to a charge of \$1,000 Dollars. The payment protection device will stop the vehicle from starting if payment is not received as agreed. Borrower(s) further agrees if lender must travel to the vehicle to reactivate the device due to non-payment, Borrower(s) are subject to a \$50.00 service charge. Borrower(s) further agrees that tampering with these devices shall be considered in Default of the Statement of Loan with All Sums Immediately Due and Payable.

Borrower(s) further agree for the entire duration of this loan, Borrower(s) will maintain full Coverage Insurance on the Secured Vehicle including comprehensive and Collision, and will notify the borrower(s) insurance agent/broker to name Diamond Limited Group dba Continental Coin and Jewelry (Lender) as additional insured Lien holder. If insurance coverage should lapse, this shall be considered in Default of the Statement of Loan and the vehicle is subject to **immediate repossession**. Borrower(s) further agree for that we, the lien holder, may at any time get a copy of the vehicle's key from the manufacturer/dealer or locksmith for the purpose of recovery of said vehicle. By signing this agreement, borrower agrees to let Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co.(Lender) run their credit report. Should the borrower not make his/her payments as promised, this negative information may be reported to a credit agency. Borrower will also be required to pay our collection expenses, including court costs and reasonable attorney fees. Should insurance coverage lapse during the loan period, borrower will be required to pre-pay six months insurance in advance. Borrower gives the right to the Lender to force place insurance should Borrower's policy lapse. However, Lender is under no obligation to do so and an expired or lapsed policy will result in the repossession of your vehicle if Lender does not elect to

initiate coverage. In the event coverage is issued by the Lender through a forced policy, Borrower has a period of 5 days to make all payments due there under and to thereafter continue paying the premiums or securing his/her own coverage, at which time the forced policy will be cancelled.

5627 Sepulveda Bl • Van Nuys, CA 9111 • (818) 781-4232 • Fax (818) 782-6779



____(Initial) If you should change your insurance company, you must notify us within 24 hours of the change. You must have the new insurance company fax over a binder to us stating that we are the loss payee @ 818-782-6779. Failure to do so may result in the immediate repossession of your vehicle.

____(Initial) Returned checks incur charges, currently \$20. Charge to reactivate your vehicle due to non-payment is \$50.

____(Initial) your first payment is due on 10/25/2014
and twice monthly thereafter on the _____ and _____ of each month
until paid in full.

____(Initial) REPOSSESSION CHARGES BY THIRD PARTIES CAN BE EXPENSIVE AND BECOME YOUR SOLE RESPONSIBILITY TO PAY IF YOUR LOAN IF YOUR LOAN GOES INTO DEFAULT. ADDITIONALLY, THERE MAY BE TOWING AND DAILY STORAGE FEES INCURRED.

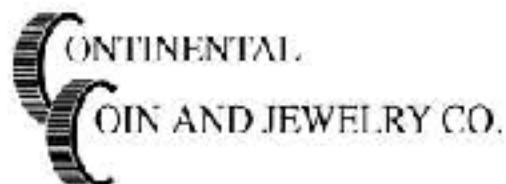
____(Initial) ONLY IF YOU WANT THIS SERVICE. If we contact you due to a late payment of lapse in insurance or some other event that could result in the repossession of your vehicle, you give us permission to leave specific information regarding your loan on your telephone voice mail or recording of the telephone numbers you have provided us in connection to your loan.

____(Initial) I have read and understand the above statements

Dated _____

Borrower(s) Signature

5627 Sepulveda Bl • Van Nuys, CA 9111 • (818) 781-4232 • Fax (818) 782-6779

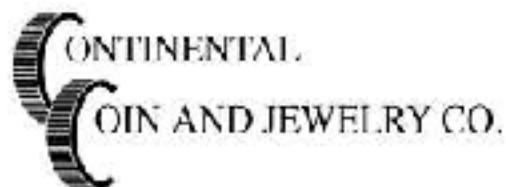


Dear Valued Customer

We, at Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co., want you to know we appreciate your business. However, if you are elderly, or on a fixed income or do not have a steady income, we are advising that you do not take out this loan, as it is very expensive and the interest rate is high. We will give you the loan you are requesting, as we do not discriminate against anyone. By signing below, you are acknowledging that you wish to receive this loan even though we have advised you against it.

Signature _____

Date _____



Notice to Consignor and Pawn Customers

If your vehicle is here one day over the monthly cut off time, you will be charged for an additional month. For example, if you bring your vehicle in 4/15/12, and it is sold or picked up anytime after 5/16/12, but before 8/16/12, you will be charged for two months of storage and interest.

I have read and understand this policy.

Signature_____

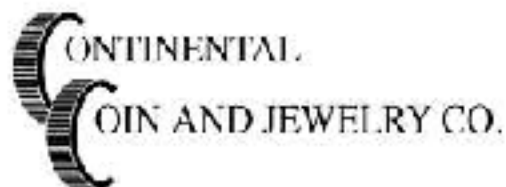
Date_____

By signing below Calvin Brazier hereby swears under
Penalty of Perjury that they are the rightful owner of the
following 2011 Honda Accord VIN: 1234567890123456.

They have the right to pawn (borrow against) or sell the above-mentioned property.

Signature_____

Date_____



The vehicle you are acquiring a loan on is equipped with a device that will help protect your vehicle from theft and or help with the recovery of your vehicle should it be stolen. The Lender(Lien Holder) has required the installation of this device as a condition of approving your loan. When your installment purchase finance contract has been paid in full, the device will be removed at no cost to you by the Lender at our office.

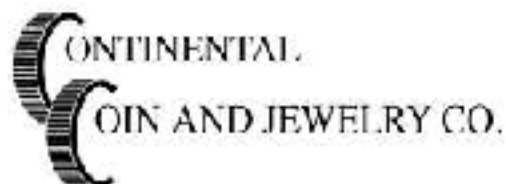
By signing this agreement, you are giving your approval and permission for the Lender to install this device in your vehicle.

Lender does not guarantee that this device will prevent the theft of your vehicle or that the device will assure recovery of your vehicle in the event it is stolen. You agree that you will not hold Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co.,its employees or agents or any other lien holder your contract may be assigned to liable for any loss due to the malfunction or failure of the device, and that you indemnify Lender for any liability which may otherwise be actionable due to such loss

Customer Name Calvin Brazier

Customer Signature _____

Date: _____



Re: Your Insured 2011 Honda Accord VIN: 1234567890123456

Insurance Carrier

Policy Number

To Whom It May Concern:

This letter is to inform you that Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co. needs to be named as additional insured lien holder on the above mentioned vehicle and that copies of all notices of late payments, cancellations, coverage changes be directed to Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co. at the address set forth in the letterhead. However, the policyholder has agreed to maintain full insurance coverage on this vehicle, including collision and comprehensive with deductibles of no more than \$500.00.

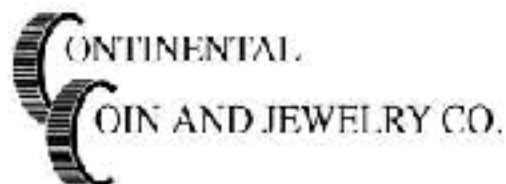
Your attention to this matter is appreciated.

Thank you,

Insured

By

Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co.



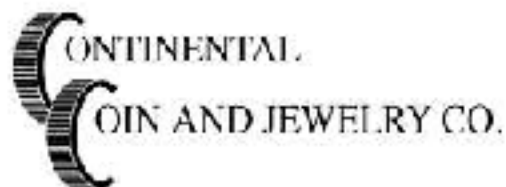
Credit/Debit Card Authorization

I Calvin Brazier authorize Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co. to Charge my credit card(s) for my auto loan payments. I agree that I will not dispute these charges and agree that there will be no refunds on these charges.

Below is/are the card(s) that will be used to make the payments on my account. Should I not make my payment by the 5th day after the due date, the first card on file can be used to pay on my account.

_____ Signature

Card No. _____ cvv code _____ exp date _____
Date: _____



Disclosure Regarding GPS Device

Customer Name Calvin Brazier

Your vehicle has been equipped with a device that will help protect your vehicle from theft and/or help in the recovery of your vehicle should it be stolen or if there is a breach of contract. Our company has required the installation of this device as a condition of approval of your loan. This device has been installed at no cost to you and remains the property of this company.

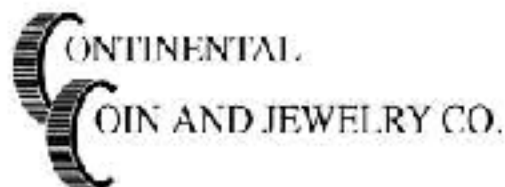
By signing this agreement, you are giving your approval and permission for our company to utilize this device in the vehicle.

You agree not to hold this company, its employers, or agents, or an other lien holder your contract may be assigned to liable for any use of loss due to the malfunction of the device. This company does not guarantee that this device will prevent the theft of your vehicle or that the device will assure recovery of your rental vehicle in the event it is stolen.

Customer Name Calvin Brazier

Customer Signature _____

Date _____



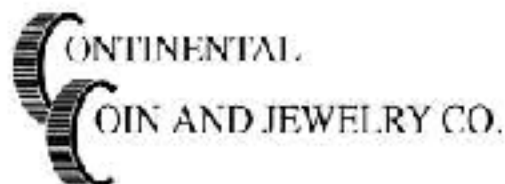
Your new loan payment and payoff options

The following are ways that you are able make payments on your account:

Please initial in parentheses:

- () 1. Mail in a check or money order to the above address. Please do not mail cash.
- () 2. Call in your payment with your credit card or ATM debit card with a Visa or MasterCard Logo. Please fill out the credit card authorization form before you leave the office. By filling out the form you are authorizing us to process your payment over the phone when you call it in. You the customer still have the responsibility of calling in your payment on your due date; we will not run your credit card automatically.
- () 3. Walk-in payments are always welcome.
- () 4. You also have the option of making a deposit into any Wells Fargo Account Branch. The account number is # _____ (checking account). Make the deposit out to Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co. Once you have made your deposit and the teller gives you your receipt, it is your responsibility, to call it into our office (818) 781-4232. And let us know you made your deposit. We will confirm the deposit and then credit your account accordingly. Please keep your receipt for your records. You will also be receiving a receipt from Diamond Limited Group, Inc. dba Continental Coin and Jewelry Co.

When you pay directly at the bank, it is important that you call us to confirm the payment Immediately or we will have no way of know you have made the payment. WE will not be able to credit your account if you do not call. The failure to inform us of your payment will put you in past due status and will result in your vehicle being repossessed for non-payment.



**Statement of Loan – Federal Disclosures
Promissory Note and Security Agreement**

Borrower Name and Address

Calvin Brazier

1111 11th Ave. South

Nashville, TN 11111

Lender Name and Address

Continental Coin and Jewelry Co.

5627 Sepulveda Bl.

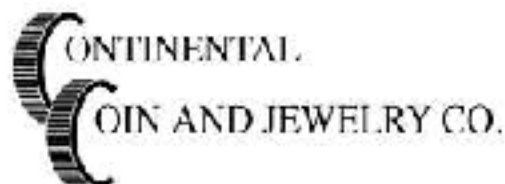
Van Nuys, CA 91411

Co-Borrower

License No.

In this promissory note and Security Agreement ("Agreement") Borrower and Co-Borrower are referred to as "you" and "your" and Lender is referred to as "we," "us," "our." The Federal Truth in Lending Act Disclosures are part of this Agreement. On the date shown opposite your signature(s) below, we have loaned you money and you have granted to us a security interest in your motor vehicle described below ("Vehicle") as collateral to secure repayment. Unless the following box is checked, this loan is made primarily for person, family or household purposes.

For the value received, you promise to pay our order at our office address shown above the Total Loan Amount ("Principal") show above and finance charge on the unpaid Principal at the simple Interest rate of 121.67% per year, in equal Monthly Installments of Principal and interest as shown in the payment schedule above, until you have paid us all that you owe. If ore than one of you signs this Agreement, each of you will be individually and jointly liable to us for repayment.



Statement of Insurance

Lender, as a condition of The Loan requires insurance policies covering the collateral. No person is required as a condition of the financing herein to purchase or negotiate any insurance through a particular insurance company or broker.

Borrowers(s) voluntary selection of agent or broker. Borrower acknowledges that borrower has the option to purchase the insurance(s) described herein or any renewal thereof from any agent or broker or borrower's choice. Borrower(s) have requested lender to include in the balance due under this agreement the insurance(s) checked below. Any insurance will not be enforced until accepted by the agreement. Borrower(s) may buy the auto insurance this agreement requires from anyone you choose who is acceptable to us. Warning: Unless a charge is included in this agreement for Public liability or Property Damage Insurance, payment for such coverage is not provided. The foregoing declarations are hereby acknowledged.

Simple Interest Loan & Your Payments. This is a simple interest loan. Finance charge will accrue on the unpaid Principal balance on a daily basis. Payments we receive will be applied first to accrued and unpaid finance charge, then to unpaid Principal, then to other amounts you may owe us. If you pay late, more finance charge will still owe the payments due as scheduled.

**PRE-AUTHORIZATION FOR
LOAN PAYMENT BY
AUTOMATED CLEARING HOUSE DRAFT**

Borrower: Calvin Brazier
Loan Number: TL102

1. **LOAN AGREEMENT:** On the date written below, I have entered into a Loan Agreement with Alpha Omega ("Lender"), whereby Lender has agreed to lend me a certain amount of money as set forth in that Loan Agreement.
2. **ACH AUTHORIZATION:** In connection with the Loan Agreement, and as additional consideration for Lender's agreement to enter into the Loan Agreement, I authorize Lender to collect any regular monthly payment, plus any applicable late charge and returned check fee, due under the Loan Agreement, which payment is not made ten/fifteen days after the date such payment is due, by submitting an electronic draft against the following deposit account through the Automated Clearing House("ACH"), and (b) collect any due.

Depository Institution: Regions
Account Number: _____

3. **EFFECTIVENESS:** This Pre-Authorization for Loan Payment by Automated Clearing House Draft will remain in effect until such time as I revoke it.
4. **REVOCATION:** I understand that (a) I may revoke this Pre-Authorization for Loan Payment by Automated Clearing House Draft by providing written Notice to Lender at the address above; (b) any revocation will be effective only after Lender has received such written notice from me in such time and manner as to afford Lender a reasonable opportunity to act upon such Notice; and (3) I also have the right to stop payment of any ACH draft by providing notification to my depository institution at least three business days before the scheduled date of the ACH draft.

I acknowledge that I have read and understand this Pre-Authorization for Loan Payment by Automated Clearing House Draft and have received a copy of it.

Borrower's Signature

Date

STATEMENT OF LOAN, FEDERAL TRUTH-IN-LENDING DISCLOSURE SECURITY AGREEMENT AND PROMISSORY NOTE

Note: FOR VALUE RECEIVED, the undersigned jointly and severally, promise to pay to the order of Lender at its office shown below, the principal (the Amount Financed plus Prepaid Finance Charges), together with charges computed upon unpaid principal balances in the manner and at the rates shown in Agreed Rate of Charge below. Payments of principal and charges shall be made in consecutive payments as indicated below, beginning on the indicated First Payment Date and continuing until the entire principal and charges shall have been fully paid.

Principal Amount \$500.00 Initial _____ Date _____

DEFAULT: Default in the payment of the full amount of any installment of principal and charges hereof, at the option of the Lender, shall render the entire unpaid balance and accrued charges thereon immediately due and payable. Payment in advance may be made on this loan in any amount at any time. The undersigned may be subject to charges in the event of a repossession of a motor vehicle as provided for by law. In the event that the Lender pursuant to authorization contained in any loan agreement, security agreement, or deed of trust executed in connection with the loan evidenced hereby, shall make any advance for the purpose of protecting any security given as collateral for this note, including the payment of real or personal property taxes, insurance maintenance or other charges, then the undersigned agrees, to repay such advance together with charges at the rate provided for herein from the date of the advance until the date of repayment.

DELINQUENCY CHARGES: A maximum of \$15 for a loan payment in default for not less than 15 days.

A \$15.00 CHARGE WILL BE MADE ON ALL RETURN CHECK Initial _____ Date _____

DEFERRAL: Extension of the time of payment of all or any part of the amount owing hereon at any time or times shall not effect the liability of any party hereto or surety or guarantor hereof. Sureties, guarantors, and other parties hereto severally waive demand and presentment for payment, notice of nonpayment, notice of protest and protest of this note.

Loan No/ Account No: TL102	114	Date of Loan 9/25/2014
Name and Address of Borrower		
PRIOR LOAN		
Lender Secured Party		
Calvin Brazier 1111 11th Ave. South Nashville TN 11111-	Balance: Principal Balance Deduct refunds on: Property Ins. Credit Ins. Net balance	Alpha Omega License No:

FEDERAL TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. <h3 style="text-align: center;">121.67%</h3>	FINANCE CHARGE <h3 style="text-align: center;">\$50.00</h3>	AMOUNT FINANCED The amount of credit provided to you on your behalf. <h3 style="text-align: center;">\$500.00</h3>	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled <h3 style="text-align: center;">\$550.00</h3>
--	---	---	--

Your payment schedule will be : Next payment

No Pmt	First Payment Due Date	Amount Each Payment	FINAL PAYMENT DUE DATE
1	10/25/2014	\$550.00	10/25/2014

SECURITY: You are giving a security interest in

<input type="checkbox"/>	Personal Property
<input checked="" type="checkbox"/>	Auto
<input type="checkbox"/>	Insurance Proceeds
<input type="checkbox"/>	Other: _____

DELINQUENCY CHARGES: A maximum of \$15 for a loan payment in default for not less than 15 days.

PREPAYMENT: If you pay off early you will not have to pay a penalty. See your contract documents for any additional information about nonpayment, default and the right to accelerate the maturity of the obligation.

"e" means estimate.

The dollar amount the credit
will cost you.

ITEMIZATION OF THE AMOUNT FINANCED

1 \$	\$500.00	TO: Amount Given To You Directly	6 \$	N/A	TO: Credit Disability Insurance
2 \$	\$0.00	TO: Amount Paid On Your Account	7 \$	\$0.00	TO: Auto Insurance *
3 \$		TO: Motor Vehicle Fees	8 \$	N/A	TO: Personal Property Insurance
4 \$	N/A	TO: County Recorder Filing Fee	9 \$	\$0.00	TO: Processing Fee
5 \$	N/A	TO: Credit Life Insurance *	10 \$	\$0.00	TO: Administrative Fee
TOTAL OF AMOUNT FINANCE					\$500.00

CREDIT INSURANCE AUTHORIZATION AND APPLICATION

	TER	PREMIUM	I WANT INSURANCE	I DO NOT WANT INSURANCE
Credit Life Insurance-----	NONE MOS	\$ NONE	[]	[X]
Joint Spouse Credit Life Insurance-----	NONE MOS	\$ NONE	[]	[X]
Credit Disability Insurance-----	NONE MOS	\$ NONE	[]	[X]

CREDIT LIFE AND DISABILITY INSURANCE IS NOT REQUIRED AS CONDITION TO THIS LOAN

You request the insurance for which a premium is entered and authorize inclusion of such premiums in this contract. You are applying for the credit insurance marked above. Your signature below means that you agree that:

1. You are not eligible for disability insurance if you reached your 65th birthday
2. You are eligible for disability insurance only if you are working for wages or profit 30 hours a week or more on the Effective Date
3. Your co-buyer is not eligible for disability insurance unless you both sign agreement

DISABILITY INSURANCE MAY NOT COVER CONDITIONS FOR WHICH YOU HAVE SEEN A DOCTOR OR A CHIROPRACTOR IN THE LAST 6

Refer to "Total Disabilities Not Covered" in your policy or certificate for details.
All credit insurance will be for the Term of Credit unless otherwise shown

(Date) _____ (Signature) _____ (Signature) _____

Lender as a condition of this loan requires insurance policies covering

WARNING: Unless a charge is included in this agreement for Public Liability or Property Damage Insurance, payment for such coverage is not provided.

VOLUNTARY SELECTION OF AGENT OR BROKER

Borrowers have option to purchase insurance described herein or any renewal thereof from any agent or broker.
Borrowers voluntarily select _____

☒ Auto Physical Damage _____ N/A MOS \$ _____ N/A
☐ Title Insurance _____ N/A MOS \$ _____ N/A
☐ Household Contents - Fire _____ N/A MOS \$ _____ N/A
☐ SEE ADDENDUM _____

Insurance Company "Broad Form Contents" which insures against the perils of FIRE, LIGHTNING AND BROAD FROM EXTENDED COVERAGE, including vandalism or malicious mischief, and windstorm.

as their choice and whose name they have personally filled in and whose selection was not a condition precedent to this loan. Said designation may be revoked hereafter by written notice to the party named.

I / We value personal property to be insured at \$ _____ N / A _____ BORROWER X _____ N / A _____

DESCRIPTION OF SECURITY This note is :

- ☐ (a) Unsecured
- ☒ (b) Secured by a security interest under the California Commercial and/or Vehicle Code covering the following described property to secure payment and performance of Borrower's indebtedness and obligations to Lender:

<input checked="" type="checkbox"/> (c) MAKE - MODEL	YEAR	NO. CYL	LICENSE NO.	BODY TYPE	VEHICULAR IDENTIFICATION NUMBER
Honda Accord	2011			Coupe	1234567890123456

Other Security:

☒ (d) Personal Property described herein _____

☐ (e) Other _____ N / A _____

☐ (f) Mortgages/Trust Deed dated _____ N/A _____ on all real property, improvements, rents and fixtures located at _____

☒ (g) Secured by any and all moneys which may become payable under any insurance included herein relating to persons or property, including return or unearned premiums, for application to the unpaid balance. Borrower hereby directs any insurer to pay directly to the Lender any such moneys and hereby endorses Lender to endorse any draft.

Location of security, if other than Borrower's address above: _____ N/A _____

Liens or Encumbrances against Goods (if none, so state): _____ NONE _____

THE FOLLOWING DISCLOSURE IS PURSUANT TO CALIFORNIA LAW AND MAY BE INCONSISTENT WITH THE DISCLOSURE REQUIREMENTS OF THE FEDERAL TRUTH IN LENDING ACT

AGREED RATE OF CHARGE

☐ 2.5 % per month on that part of the Unpaid Principal Balance not exceeding \$225; 2% per month on any part thereof exceeding \$225 but not exceeding \$900; 1.5% per month on any part thereof exceeding \$900 but not exceeding \$1,650; and 1% per month on any part thereof exceeding \$1,650.

☒ 10% per month on the Unpaid Principal Balance. X _____ Date _____

The interest rate percentages applicable to different portions of unpaid principal balances shall be combined, and charges shall be computed on the resulting single annual interest rate percentage based on the number of days actually elapsed, a year being a period of 365 consecutive days.

Estimated charges on this loan are shown above as "Finance Charge". If payments are made according to contract

In consideration of this loan made by Lender and to secure payment of the above note and of any extensions or renewals thereof, Borrower(s) hereby grant to Lender a security interest in the property herein called collateral and described above.

This loan is made pursuant to the California Finance Lenders Law (Division of the Financial Code)

Borrower(s) acknowledge that no person has performed any act as broker in connection with the making of this loan. The undersigned Borrower(s) hereby authorize the disbursements stated above and acknowledge receipt of a copy of the note and disclosure statement along with a copy of all other documents evidencing or securing the above-detailed loan and, if applicable, the security agreement on the reverse hereof. SEE ADDENDUM

Borrower's Signature _____ Date _____ Borrower's Signature _____ Date _____

Arbitration Agreement

Throughout this Arbitration Agreement, Alpha Omega ("Lender") is referred to as "we" and "us," and all of our customers who sign this Arbitration Agreement are referred to as "you."

1. *Dispute Resolution by Arbitration:* Any and all claims, controversies, or disputes arising out of or related in any way to that Agreement and Disclosure Statement (the "Agreement") entered into by you and us on the same date as this Arbitration Agreement shall be subject to binding arbitration pursuant to the under the Federal Arbitration Act. This Arbitration Agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (the "FAAA"), 9 U.S.C. Sections 1-6. This Arbitration Agreement applies to, without limitation, (1) all issues concerning the transaction in connection with which this Arbitration Agreement has been executed; (2) initial claims, counterclaims, cross-claims, and third-party claims, whether arising in law or equity, and whether based upon federal, state, or local law; contract; tort; fraud or other intentional tort; constitution, common law, or statute; (3) any issue as to whether any such claims, controversies, or disputes are subject to arbitration; and (4) any claims, controversies, or disputes that would otherwise be subject to class actions. This means that all claims, controversies or disputes that are the subject of class actions will also be subject to binding arbitration under the FAA and this Arbitration Agreement. **THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU OR US TO SERVE AS A PRIVATE ATTORNEY GENERAL, AS A REPRESENTATIVE, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.**

2. *Consent to Arbitration:* You and we understand and agree that you and we are choosing arbitration rather than litigation to resolve disputes. You and we understand that you and we have the right to litigate disputes but that you and we prefer to do so through arbitration. In arbitration, you may choose to have a hearing and be represented by counsel.

THEREFORE, YOU UNDERSTAND THAT BY ENTERING INTO THIS ARBITRATION AGREEMENT, YOU VOLUNTARILY AND KNOWINGLY:

(a) WAIVE ANY RIGHTS TO HAVE A TRIAL BY JURY TO RESOLVE ANY CLAIM OR DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES;
(b) WAIVE YOUR RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS COURT, RESOLVE ANY CLAIM OR DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES; AND
(c) WAIVE YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES.

3. *Procedure for Arbitration:* Any claimant under this Arbitration Agreement must first submit to the other party a written notice of the claimant's claim against or dispute with the other party. That notice must include an explanation of the claim and a statement of the claimant's request for resolution. The party receiving the claim or dispute shall then be entitled to a period of thirty (30) days to cure that claim or dispute. If either party fails to do so, that party shall be liable for all costs and expenses, including reasonable attorneys' fees, incurred by the other party with respect to compelling and pursuing the arbitration. If the parties are unable to resolve the claim or dispute within this 30-day period, then the claim or dispute shall be resolved by arbitration. Arbitration may be heard, at the claimant's election, by American Arbitration Association, the National Arbitration Forum, or any other arbitration forum as both parties may agree, and shall be conducted under the rules of the arbitration forum selected. The arbitration shall apply applicable substantive law consistent with the FAA and applicable statutes of limitation, and shall honor all claims of privilege recognized by law. The Arbitration shall take place in the federal district of your residence. Each party, you and we, shall bear our own costs and expenses, including attorneys' fees, that we incur with respect to the arbitration. However, if circumstances relating to the dispute (including, among other things, the size and nature of the dispute, the nature of the services that we have provided you, and your ability to pay) it would be unfair or burdensome for you to pay the arbitration filing fees, we will advance the initial filing, administration, and hearing fees required by the arbitrator, who will ultimately decide who will be responsible for paying those amounts.

4. Interpretation of this Arbitration Agreement: Any dispute as to the validity of the portion of this agreement that prohibits class arbitration shall be a matter for resolution by a court and not by the arbitrator. In the event that the court deems the portion of this agreement that prohibits class arbitration to be unenforceable, then the ensuing class action shall be heard by the court and not by the arbitrator.

5. Statutes of Limitations: All statutes of limitations that are applicable to any claim or dispute shall apply to any arbitration between you and us.

6. Attorneys' Fees: The arbitrator may, but is not required to, award reasonable attorneys' fees to the prevailing party if allowed by statute or applicable law.

7. Enforcement of Award: The award of the arbitrator shall be binding and final after fifteen (15) days passed, and judgment upon the arbitrator's award may thereafter be entered in any court having jurisdiction.

8. Appeal Procedure: Within fifteen (15) days after an award by the arbitrator, any party may appeal the award requesting in writing a new arbitration before a panel of three neutral arbitrators designated by the same arbitration service. The decision of the panel of three neutral arbitrators will be immediately binding and final.

9. Small Claims Court: Notwithstanding any other provision of this Arbitration Agreement, either you or Notwithstanding any other provision of this Arbitration Agreement, either you or we shall retain the right to seek adjudication in Small Claims Court of any matter within its jurisdiction. Any matter not within the Small Claims Court's jurisdiction shall be resolved by arbitration as provided above. Any appeal from a Small Claims Court judgment shall be conducted, at the appellant's option, either (a) in accordance with the provisions of Sections 116.710-116.795 of the California Code of Civil Procedure, or (b) in accordance with Section 7 of this Arbitration Agreement.

10. Counterparts: This Arbitration Agreement may be executed in counterparts, each of which shall be deemed to be an original but all of which together shall be deemed to be one instrument.

11. Language of Arbitration Proceedings: You may choose to have the arbitration conducted in the English or the Spanish language. If you elect to have the arbitration conducted in Spanish, you agree to utilize an arbitration forum that agrees to provide forms in Spanish and (an) arbitrator(s) who can conduct the arbitration proceedings in Spanish. You understand that this election may limit your choice of arbitration fora.

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT YOU KNOWINGLY AND VOLUNTARILY AGREE TO THE ABOVE TERMS AND CONDITIONS OF THIS ARBITRATION AGREEMENT.

Your Signature

Date

Alpha Omega
Representative's Signature

Date

Co-Buyer, Co-Lesser
or Co-Borrower

Date

**IMPORTANT NOTICE CONCERNING OUR PRIVACY POLICY
A GUIDE TO HOW WE COLLECT, USE AND PROTECT CUSTOMER INFORMATION**

At Alpha Omega maintaining our customers' trust and confidence is a high priority. That's why we want you to understand how we protect your privacy when we collect and use information about you, and the measures we take to safe guard that information. The provisions of this Notice will apply to former customers as well as current customers.

HOW WE COLLECT CUSTOMER INFORMATION AND THE TYPES OF INFORMATION WE COLLECT

We obtain these types of customer information from a number of sources such as:

- Information we receive from you on Applications or other forms, such as your name, address, social security number, and telephone number;
- Information we receive from other on your behalf on Applications, forms and other means, such as assets, income and liabilities;
- Information about your transactions with us or non-affiliated third parties such as your account balance, payment history, and account activity;
- Information we receive from a Consumer Reporting Agency, such as your credit bureau reports and other information relating to your credit worthiness;
- Information from outside sources such as motor vehicle dealers; employers and other involving vehicle financing information, employment status, and verification of information.

PROTECTING CUSTOMER INFORMATION AND PARTIES TO WHOM WE DISCLOSE CUSTOMER INFORMATION

Protecting customer information is important to us. We use policies, procedures and systems to maintain the accuracy of customer information and to protect from improper use or loss. Only those persons who need it to perform their job responsibilities in order to effect, administer or enforce a customer's account are authorized to have access to customer information. We provide training and communication programs to educate our personnel about the meaning and requirements of this privacy policy. In addition, we maintain physical, electronic and procedural security measures that comply with State and Federal regulations to safe guard your information. We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted or required by law.

Initials _____ Date: _____

Initials _____ Date: _____

HOW WE USE YOUR INFORMATION

The information we maintain about your relationship helps us identify you and helps prevent unauthorized persons from accessing your information. We use your information to help administer your account. We do not disclose your information to any affiliates, non-affiliated third parties or unrelated companies except as to the administration of your personal account. We do not disclose any of your information to be used on mailing lists or telemarketing for promotional offers.

FORMER CUSTOMERS

If your account becomes paid, inactive or is closed for any reason, we will continue to treat and safe guard your information as described in this Notice.

CONCLUSION

We will attempt to keep your customer files complete, up to date and accurate. We will tell our customers how and where to conveniently access their account information (except when we're prohibited to do so by law) and how to notify us about errors which we will promptly correct.

For purposes of credit reporting, verification and risk management, we will exchange information about our customers with reputable reference sources and clearing-house services only.

QUESTIONS?

Should you have any questions about this Notice feel free to contact us at 1-714-632-5200.

X _____
Borrower Date

X _____
Co-Borrower Date

CLAIM PROCEDURE

If you become disabled, tell us (your creditor) right away. (We advise you to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. Send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment, WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim, within the three calendar months or accepts the claim within the three calendar months as a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess collateral you may have given.

SECURITY AGREEMENT

In consideration of this loan made by Lender and to secure payment thereof and of any extensions or renewals thereof, Borrowers hereby grant to Lender a security interest in the property herein called collateral and described on the reverse hereof.

Borrowers agree: (1) Until all obligations secured hereby are fully satisfied, Borrowers will not, without written consent of Lender, sell, transfer, exchange lease, or otherwise dispose of such collateral, nor permit any lien or security interest to attach thereto, nor permit such collateral to be removed from the herein designated location, except in the case of a motor vehicle or similar item which shall not be removed from this state. (2) to exhibit and permit Lender or its agent to inspect collateral at any reasonable time. (3) To maintain collateral in good condition and repair, preserve it against loss or damage, and at all times keep it fully insured for coverages required herein naming Lender as loss payee.

(4) Upon expiration, cancellation, or modification of, or Borrower's failure to supply prior to payment in full of this loan any insurance required herein, Lender is authorized (but not required) to place, renew, or replace same in any company of Lender's choice. (5) Lender is authorized to add premiums for insurance procured by Lender to the amount due hereunder plus charges at the agreed rate of charge and payable in installments over the remainder of the term hereof. (6) In the event of a default herein of more than 10 days, Borrowers authorize Lender to cancel any insurance policy paid from loan proceeds, and Borrowers authorize and direct any insurance carrier who cancels or modifies any insurance policy paid from loan proceeds to deliver to Lender for credit to the amount due hereunder any and all premium refunds, but Lender thereby assumes no responsibility for any loss or damage to property covered by such policies. (7) Any difference in amounts indicated on the the reverse hereof and actual premiums charged by an insurer for insurance procured by Lender hereunder, may, at Lender's option be added or credited to the amount due hereunder, and, if added, shall bear charges at the agreed rate of charge until paid. (8) Lender is authorized to install a tracking device in the vehicle. (9) Lender shall receive, same being hereby assigned, the proceeds of any insurance coverings collateral on which Lender is named Loss Payee, paid by reason of loss, damage, or otherwise, for application to or payment of Borrowers' obligations hereunder, or, at Lender's option, for repair or replacement of collateral. (10) Borrowers assume all risks of damage to or loss of collateral whether insured against or not.

(11) To join with Lender in executing, filing, and doing whatever may be necessary to perfect, continue, and protect Lender's interest in collateral, including but not limited to, appearing in, prosecuting, and defending any action or proceeding, however instituted, which purports to affect such collateral or to affect, declare or construe the rights or powers of Lender therein, all at Borrowers' sole expense. Borrowers' expense in that regard unless prohibited by law, shall include any costs of Lender in connection with any such action or proceeding. (12) Except as prohibited or limited by law, all payments made by Lender for or on account of this agreement or of said collateral, including but not limited to insurance premiums, taxes, repairs, storage, and costs of foreclosure, litigation, repossession and return, may be added to the amount due hereunder and shall bear interest at the agreed rate of charge.

Should borrowers fail or neglect to comply with any term, condition, warranty, or agreement herein contained, commit any act for which collateral might be confiscated, or in case of Borrowers' insolvency or bankruptcy, Borrowers shall be in default. In case of default, in addition to any other remedies set forth in the California Commercial Code, this agreement, or any other pertinent laws, Lender may declare all secured obligations immediately due and payable, less any required rebates, and, in addition, may in any lawful manner take possession of any such collateral, or may require Borrowers to assemble collateral and made the collateral or any part of it available to Lender at a place designated by Lender which is reasonably convenient to both parties, surrendering possession of same to Lender at said place. In either event upon Lender obtaining possession of said collateral, Lender may dispose of same in any manner permitted by law. Borrower agrees to pay any deficiency after sale thereof.

Time is of the essence with respect to all provisions of this agreement.

Co-Buyer, Co-Lessor or Co-Borrower

Date

Borrower

Date

Notice

IF A SUBSTANTIAL PORTION OF THE PROCEEDS OF THIS LOAN IS USED FOR THE PURCHASE OF CONSUMER GOODS, ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE OF BORROWER'S RESPONSIBILITY

UNDER SECTION 1788.21 OF THE CALIFORNIA CIVIL CODE, YOU ARE REQUIRED TO NOTIFY LENDER OF ANY CHANGE IN YOUR NAME, ADDRESS OR EMPLOYMENT WITHIN A REASONABLE TIME AFTER SUCH CHANGE OCCURS.

FOR INFORMATION CONTACT THE DEPARTMENT OF CORPORATIONS, STATE OF CALIFORNIA

NOTICE: SEE OTHER DOCUMENTS FOR IMPORTANT INFORMATION

Alpha Omega

,

CUSTOMER INFORMATION PRIVACY POLICY DISCLOSURE

PRIVACY POLICY

We at Alpha Omega, recognize that your financial information is personal. We only use and share information about you to effect your loan transaction and for related purposes, or as permitted or required by law. We are careful to use only accurate, current, and complete information. We will correct any erroneous information quickly if you so request. We are also careful to protect the security of your information from third parties and unauthorized employees. This privacy policy is subject to change. We will notify you of any changes as required by law. Please contact us at if you have any financial privacy concerns.

Acknowledgment

By signing below, you acknowledge that you have received and read a copy of this Customer Information Privacy Policy Disclosure.

Borrower

Date

Co-Borrower,
Co-Lesser or
Co-Buyer

Date