

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 on 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.

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 CHECKS
DEFERRAL: Extension of the time of payment of all or any part of the amount owing hereon at any time or times shall not affect 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.

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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 31111	Balance: Principal Balance Deduct refunds on: Property Ins. Credit Ins. Net balance	Alpha Omega License No:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.		The amount of credit provided to you on your behalf.	The amount you will have paid after you have made all payments as scheduled
121.67%	\$50.00	\$500.00	\$550.00

Your payment schedule will be : Next payment				SECURITY: You are giving a security interest in
No Post	First Payment Due Date	Amount Each Payment "e"	FINAL PAYMENT DUE DATE	Personal Property
1	10/25/2014	\$550.00	10/25/2014	<input checked="" type="checkbox"/> Auto
				<input type="checkbox"/> Insurance Proceeds
				Other:

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

PREPARED: I, 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 eligible for disability insurance only if you are working for wages or profit 30 hours a week or more on the Effective Date

2. 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.

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

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

DESCRIPTION OF SECURITY This note is :

[] (a) Unsecured

[X] (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:

(c) MAKE - MODEL	YEAR	NO. CYL	LICENSE NO.	BODY TYPE	VEHICULAR IDENTIFICATION NUMBER
Honda Accord	2011			Coupe	1234567890123456

Other Security:

[X] (d) Personal Property described herein

[] (e) Other N / A

[] (f) Mortgage/Trust Deed N/A on all real property, improvements, rents and fixtures located at:

[X] (g) Secured by any and all monies which may become payable under any insurance included herein relating to persons or property, including rental 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

Uens 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

1. 2.5 % per month on that part of the Unpaid Principal Balance not exceeding \$225; 2 1/2 % per month on any part thereof exceeding \$225 but not exceeding \$500; 1 1/2 % per month on any part thereof exceeding \$500 but not exceeding \$1,650; and 1 1/2 % 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 disclosures 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 Borrower's Signature

Date 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 liable to a period of thirty (30) days to cure that claim or dispute. If either party fails to do so, that party shall be entitled 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 116.70-116.795 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 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-Lessor 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 train, 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 (or 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, which ever comes first. We can, however, try to collect, foreclose, or repossess if you owe 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 Borrowers' 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 and any 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 appearing, filing, and doing whatever may be necessary to perfect, continue, and protect Lender's interest in collateral, including but not limited to, executing, 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, rentals, 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 amount retained, and, in addition, may in any lawful manner take possession of any such collateral, or may require Borrowers to assemble collateral and make 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 the 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 the 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: SEE OTHER DOCUMENTS FOR IMPORTANT INFORMATION

FOR INFORMATION CONTACT THE DEPARTMENT OF CORPORATIONS, STATE OF CALIFORNIA

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-Lessor or Co-Buyer Date

**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