

## DELAWARE TITLE LOAN CONTRACT

Borrower's Name RON W JONES				Time Made	Date Made 11/14/2005	Loan Number TL12R			
Borrower's Address (Residence) City, State, Zip: 1015 EAST BOBBY COURT MILLERSVILLE 37072-					Social Security Number 545-45-4544				
Identification Type and Number Driver's License 07130748		Home Phones (615) 855-1999	Work 615-662-9537	D.O.B. 4/24/1958	Eyes brown	Race White	Height 5'6"	Weight	Sex M
Creditor/Lender Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537				Maturity Date 12/14/2005					
Description of Pledged titled Personal Property				Amount Financed The amount of credit provided to you or on your behalf. \$500.00					
Year 1992	Color blue	Make buick	Model century	License Number					
Vehicle Identification Number 32132132132132112		Title Certificate Number	License Validation Number						
				Finance Charge. The dollar amount the credit will cost you. \$8.22					
				TOTAL OF PAYMENTS. The amount required to redeem loan on Maturity Date. \$508.22					
SECURITY: Lender will have a security interest in the titled property listed above. PREPAYMENT: If you pay off early, you will not have to pay a penalty, however, you will not be entitled to any refund of part of the finance charge and that will result in your annual percentage rate being higher than that stated above depending on how many days in advance you pay. ADDITIONAL INFORMATION: See this Title Loan Contract for additional information regarding nonpayment, default and prepayment refunds and penalties.				Annual Percentage Rate. The cost of your credit as a yearly rate. 20.00%					
				Payment Schedule 1 @ \$508.22					
Itemization of the Amount Financed of \$500.00	Amount Given to You Directl \$500.00	Amount Refinanced \$0.00	Interest + Filing Fee = Finance Charge \$8.22 \$8.22						

**PROMISE TO PAY:** Borrower (signer of this contract) acknowledges the receipt of the amount borrowed from Alpha Omega Consulting Group, Inc. (Lender) as stated above and promises to pay lender the total of payments due on or before the maturity date as set forth above. Any interest payments will be paid monthly.

**PLEDGE OF PROPERTY:** Borrower hereby grants certificate of title to the property listed above as security for borrower's obligations to lender. Borrower agrees and understands that there will be a lien placed on the title to the property by lender.

**IN THE EVENT OF DEFAULT:** Lender shall have the right to, without breaching the peace and without notice or legal action enter any premises where property is being kept and to lawfully take possession of property including any equipment or accessories that may be attached to or with property. In the event of repossession due to default, borrower shall be responsible for all costs incurred. These costs shall include but not be limited to legal, administration, processing, collection, towing, and storage fees. Lender shall not be responsible to borrower for any personal articles that may be left with property and belonging to borrower.

Upon repossession borrower shall have fifteen (15) days to contact lender and make immediate arrangements to redeem title to property by paying the total amount owed including any interest in arrears and any repossession costs as described above.

If borrower fails to contact lender or fails to make all required payments as stated above then lender shall become vested with all the rights of ownership to the property. Lender shall then have the right to sell, trade or dispose of property, as lender deems appropriate and without notice to borrower. Lender will attempt to satisfy the obligations of borrower by applying the proceeds from any sale after all repossession and dispossession costs are paid to the borrower's indebtedness. Any shortage remaining shall be the responsibility of borrower. If there is a surplus that amount shall be remitted to borrower.

**WARRANTIES BY BORROWER:** Borrower warrants the property is in good working order and free from any hidden defects that would materially alter its fair market value. Borrower warrants that title to the property is free and clear from any liens or encumbrances and that it is not stolen or received by fraud. Borrower also warrants that all information supplied to lender in order to receive credit from lender whether written or verbal is true and correct. Any materially false statements or representations may constitute default under this contract and at the discretion of lender.

**MAINTENANCE OF PROPERTY:** Borrower agrees to maintain the value of the property by keeping it in good working order and properly repairing all damages and breakdowns as they occur. Borrower agrees to abide by State and Federal laws in regards to the operation and usage of the property. Borrower also agrees to pay all charges connected to the ownership, operation and usage of the property including but not limited to legal fees, storage, parking, towing, insurance, taxes, tags and license.

**LIENS, ENCUMBRANCES AND INSURANCE:** Borrower agrees to keep security property free from all liens (except for lender's lien) and encumbrances. Borrower also agrees to maintain all insurance required in operating or using the property.

**DESTRUCTION OF SECURITY PROPERTY:** In the event the property is lost due to destruction by fire, accident or is stolen or for any other reason, lender will have the right to any proceeds from any insurance settlement, court judgement or any other source. Lender's proceeds from any settlement shall only be to the extent of borrower's obligation in this contract.

**PROPERTY USAGE AND LOCATION:** For the duration of this contract the property may not be used for hire in any capacity and may not be used in the violation of any law, statute or ordinance. Property must be kept at borrower's resident address as set forth above. Lender must be notified promptly upon any change in borrower's resident address.

**GOVERNING LAW:** This agreement is made in the State of Delaware and shall be governed by the laws of the State and any legal action must be filed in that state.

**ACKNOWLEDGEMENT OF RECEIPT:** I hereby acknowledge that I have read this Title Loan Contract and its disclosure and understand everything contained herein. I also acknowledge the receipt of a signed copy of this agreement and that no verbal agreements are binding unless put in writing.

X \_\_\_\_\_  
Pawnbroker's Signature

X \_\_\_\_\_  
Pledgor/Seller's Signature

\_\_\_\_\_ Date