

DELAWARE TITLE LOAN CONTRACT

Borrower's Name Shirley R Martin					Time Made	Date Made 7/15/2008	Loan Number TL101		
Borrower's Address (Residence) City, State, Zip: 1234 Anywhere Street Nashville 37206						Social Security Number 222-33-1123			
Identification Type and Number Driver's License 77556696			Home Phones Work (615) 222-1111	D.O.B. 3/16/1968	Eyes	Race White	Height 0'0"	Weight	Sex F
Creditor/Lender Alpha Omega Consulting Group 716 Vauxhall Drive Nashville, TN 37221 615-662-9537						Maturity Date 8/14/2008			
Description of Pledged titled Personal Property						Amount Financed The amount of credit provided to you or on your behalf. \$1,000.00			
Year	Color	Make	Model	License Number					
Vehicle Identification Number			Title Certificate Number	License Validation Number					
						Finance Charge. The dollar amount the credit will cost you. \$20.00			
						TOTAL OF PAYMENTS. The amount required to redeem loan on Maturity Date. #Name?			
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. 24.00%			
						Payment Schedule #Name?			
Itemization of the Amount Financed of \$1,000.00		Amount Given to You Directl \$1,000.00		Amount Refinanced \$0.00		Interest + Filing Fee = Finance Charge \$20.00 \$20.00			

PROMISE TO PAY: Borrower (signer of this contract) acknowledges the receipt of the amount borrowed from Alpha Omega Consulting Group (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.

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: By signing below and to induce lender to process borrower's application for a loan, to the extent permitted by law, borrower agrees that borrower will not bring, join or participate in any class action as to any claim, dispute or controversy borrower may have against lender (or lender's agents, servicers, directors, officers and employees) arising in any way from this agreement or any other loan transaction borrower has had or may have with lender. Borrower agrees to the entry of injunctive relief to stop such a lawsuit or remove borrower as a participant in the suit. Borrower agrees to pay the costs of lender incurs, including lender's court costs and attorney's fees, in seeking such relief. This agreement is not a waiver of any of borrower's rights and remedies in pursue an arbitration claim individually (and not as a class action) in binding arbitration as provided above. This Agreement Not To Bring, Join Or Participate In Class-Actions is an independent agreement and shall survive the closing, funding, repayment and/or default of the loan for which borrower is applying.

NOTICE: BORROWER AND LENDER WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

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. Comprehensive and collision insurance coverage is a requirement of this loan transaction. Failure to maintain comprehensive and collision insurance on pledged vehicle may result, at the lender's discretion, of your vehicle being repossessed and held in storage until insurance is restored or all unpaid, accrued fees and charges plus principle amount have been repaid.

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.

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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, LOCATION OF ARBITRATION, ENFORCEABILITY: This loan agreement shall be construed, applied and governed by the laws of the State of Delaware and the Federal Arbitration Act, and any arbitration action brought by a borrower relating to this agreement shall be heard by an arbitrator located in the State of Delaware. The unenforceability or invalidity of any portion of this agreement shall not render unenforceable or invalid the remaining portions hereof.

ACKNOWLEDGMENT OF BORROWER: I, the undersigned borrower, hereby acknowledge that I have read this Title Loan agreement, the arbitration and class action provisions, and the Reg. Z disclosures and understand everything contained herein. I also acknowledge the receipt of a signed copy of the agreement and that no verbal agreements are binding unless put in writing.

X _____
Lender - Alpha Omega Consulting Group

X _____
Borrower Date