

Pawnbroker / Creditor Alpha Omega Consulting Group 716 Vauxhall Drive Nashville, TN 37221 615-662-9537				Loan Number: TL101
Name & Address of Pledge/Seller: Shirley R Martin 1234 Anywhere Street Nashville TN 37206 Identification: TN 77556696				Date/Time Made: 7/15/2008 01:20 PM
Home Phone (615) 222-1111 Race White Height 0'0" D.O.B. 3/16/1968 Sex F Weight				Amount Financed The amount of credit provided to you or on your behalf. \$1,000.00
Dollar amount needed to redeem pawn in individual periods provided all fees and charges have been kept current and we agree to an extension.				Finance Charge. The dollar amount the credit will cost you. \$220.00
Annual Percentage Rate for each period.				TOTAL OF PAYMENTS. The amount you will have paid when you have made all scheduled payments. \$1,220.00
ITEMIZATION OF AMOUNT FINANCED				Annual Percentage Rate. The cost of your credit as a yearly rate. 24.00%
Amount Financed \$1,000.00 Amount Given to You Dire \$1,000.00				Payment Schedule: 1 payment(s) of \$1,220.00 due monthly starting on Thursday, August 14, 2008.
ATTENTION CUSTOMER: This is a pawn transaction. You are giving a security interest in the following items: VIN Number:				PREPAYMENT: If you pay off early, you will not be entitled to a refund of part of the finance charge. See your contract documentation for any additional information concerning nonpayment, default, and prepayment, refunds or penalties.

Amount you must pay to redeem this transaction on or before the maturity date: \$1,220.00. During the grace period following this transaction or following the 1st or 2nd extension, you may redeem this transaction for \$1,220.00 if all other charges and fees are current. During the grace period following any extension after the 2nd, you may redeem this transaction for \$1,220.00, if all other charges and fees are current.

The Parties agree as follows: A pledger shall have no obligation to redeem pledged goods or make any payment on a pawn transaction. This is a pawn transaction. A fee of up to \$2.00 can be charged for each lost or destroyed pawn ticket. Failure to make your payments as described in this document can result in the loss of the pawned item. The pawnbroker can sell or keep the item if you have not made all payments by the specified maturity date. THE LENGTH OF THE PAWN TRANSACTION IS 30 DAYS AND IT CAN ONLY BE RENEWED WITH THE AGREEMENT OF BOTH PARTIES AND ONLY FOR 30 DAY INCREMENTAL PERIODS..

During this transaction or the 1st or 2nd extension of this transaction there can be a minimum charge of up to \$10.00 per 30 day period. If this transaction is continued or extended beyond 90 days, there can be a minimum charge of \$5.00 per 30 day period. Unless this pawn transaction involves a motor vehicle or motor vehicle title, you have a ten (10) day grace period after the maturity date within which you can redeem this transaction. In the event the last day of the grace period falls on a day in which the pawnbroker is not open for business, the grace period shall be extended through the first day following upon which the pawnbroker is open for business. The pawnbroker shall not sell the pledged goods during the grace period. Pledged goods may be redeemed by the pledger or seller within the grace period by the payment of any unpaid accrued fees and charges, and additional interest not to exceed 12.5 percent of the principal. If you do not redeem the pledged goods before the expiration of the grace period, and if we do not agree to renew this transaction, the pledged goods become the property of the pawnbroker. Any costs to ship the pledged items to the pledger or seller can be charged to the pledger or seller, along with a handling fee to equal no more than 50 percent of the actual cost to ship the pledged items. If this pawn ticket is lost, destroyed or stolen, customer should immediately so advise the issuing pawnbroker, in writing. By signing this agreement, you are telling us that you are at least 18 years of age and that you are the true owner of the item(s) pledged, and acknowledge that you have been given a copy of this agreement. You agree that whoever properly identifies himself or her self and presents this pawn ticket is presumed to be the pledger and is entitled to redeem the item(s) pledged.

ARBITRATION PROVISION. This Arbitration Provision describes when and how a Claim (as defined below) may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. It can be a quicker and simpler way to resolve disputes. As solely used in the Arbitration Provision, the terms "we," "us" and "our" mean the LENDER (listed on the top of the first page of the Agreement), its parent companies, wholly or majority-owned subsidiaries, affiliates, successors, assigns and any of their employees, officers and directors, and "you" means BORROWER (listed on the top of the first page of this Agreement). These terms for purposes of this Arbitration Provision also mean any third party providing any goods and services in connection with the origination, servicing and collection of this Agreement if such third party is named as a party by you in any lawsuit between you and us.

(a) Your Right to Reject: If you don't want this Arbitration Provision to apply, you may reject it by mailing us a written rejection notice which contains all of the following: (i) the date of this Agreement and a description of the Vehicle; (ii) the names, addresses and phone numbers of each of the Borrowers for this Agreement; and (iii) a statement that all of the Borrowers reject the Arbitration Provision of this Agreement. The rejection notice must be sent to LENDER at: 716 Vauxhall Drive Nashville, TN 37221. A rejection notice is only effective if it is signed by all Borrowers and cosigners and if we receive it within fifteen (15) days after the date of this Agreement. If you reject this Arbitration Provision, that will not affect any other provision of this Agreement or the status of your Agreement. If you don't reject this Arbitration Provision, it will be effective as of the date of the Agreement.

(b) What Claims Are Covered: "Claim" means any claim, dispute or controversy between you and us that in any way arises from or relates to this Agreement or the Vehicle (excluding either party's right to file and maintain a claim in an appropriate small claims court) securing this Agreement. "Claim" has the broadest possible meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). Subject to paragraph (f) below, it also includes disputes about the validity, enforceability, arbitrability or scope of this Arbitration Provision or this Agreement. However, "Claim" does not include: (i) our right to enforce our security interest and to obtain possession of the Collateral by seeking a replevin judgment or by using self-help, provided such an action seeks only possession of the Collateral and not a personal monetary judgment against you, or (ii) any individual action in court by one party that is limited to preventing the other party from using a self-help remedy and that does not involve a request for damages or monetary relief of any kind. But if that Claim is transferred, removed or appealed to a different court, we then have the right to choose arbitration. The parties agree that this Arbitration Agreement is not applicable to "small claims" meaning those claims that either party is entitled to file and maintain in an appropriate small claims court, or your State's equivalent.

(c) How Arbitration Is Started: Either you or we may require any Claim to be arbitrated. Arbitration is started by giving written notice to the other party of the intent to start or to compel arbitration. This notice may be given before or after a lawsuit has been started over the Claim or with respect to other Claims brought later in the lawsuit. Arbitration of a Claim must comply with this Arbitration Provision and, to the extent not inconsistent or in conflict with this Arbitration Provision, the applicable rules of the arbitration Administrator.

(d) Choosing the Administrator: The party requiring arbitration must choose one of the following arbitration organizations as the Administrator: American Arbitration Association, 335 Madison Avenue, New York, NY 10017, (800) 778-7879 ("AAA") (www.adr.org) or National Arbitration Forum ("NAF"), P.O. Box 50191, Minneapolis, MN 55404, (800) 474-2371 (www.arb-forum.com). In all cases, the arbitrator(s) must be a lawyer with more than 10 years of experience. However, no arbitration may be administered by an arbitration organization that will not follow, or has in place a formal or informal policy that is inconsistent with or purports to override, the terms of this Arbitration Provision. If for any reason the chosen organization is unable or unwilling or ceases to serve as the Administrator, the party requiring arbitration will have 20 days to choose a different Administrator consistent with the requirements of this Arbitration Provision.

(e) Court and Jury Trials Prohibited and Other Limitations on Legal Rights: If arbitration is chosen with respect to a Claim, all of the following apply:

- There will be no right to try that Claim in court.
- There will be no jury trial on that Claim.
- There will be no discovery, except as allowed by the arbitration rules of the Administrator or this Arbitration Provision.
- We and you are prohibited from participating in a class action or class-wide arbitration with respect to that Claim (the "Class Action Waiver"). This means that neither we nor you can be a representative or member of any class of claimants or act as a private attorney general in court or in arbitration with respect to that Claim. This also means that the arbitrator has no power or authority to conduct any class-wide arbitration.
- Claims brought by or against one Borrower (or Co-Borrower) may not be joined or consolidated in the arbitration with Claims brought by or against any other borrower who obtained a different loan.
- Except as allowed by this Arbitration Provision and the Federal Arbitration Act, the arbitrator's decision will be final and binding
- Other rights that you or we would have in court may also not be available in arbitration.

(f) Effect of Class Action Waiver: Regardless of anything else in this Arbitration Provision, the validity and effect of the Class Action Waiver must be determined only by a court and not by an arbitrator or by any policies or procedures of the Administrator. If the Class Action Waiver is invalidated or not enforced, then this entire Arbitration Provision (except for this sentence) shall be null and void. Nothing in this paragraph (f) shall affect the right of any party to appeal any invalidation or nonenforcement of the Class Action Waiver.

(g) Location of Arbitration: Any arbitration hearing that you attend must take place at a location reasonably convenient to your residence.

(h) Cost of Arbitration: Each Administrator charges fees to administer an arbitration proceeding. This may include fees not charged by a court. When you choose an Administrator, you should carefully review the fees charged by the Administrator. If either we or you require a Claim to be arbitrated, you may tell us in writing that you can't afford to pay the fees charged by the Administrator or that you believe those fees are too high. If you do so, we will pay or reimburse you for up to all of the fees that would otherwise be charged to you by the Administrator if your request is reasonable and in good faith. We will always pay the fees if applicable law requires us to. We will not ask you to pay or reimburse us for any fees we pay the Administrator. Each party must pay the expense of that party's attorneys, experts and witnesses, regardless of which party prevails in the arbitration, unless applicable law and/or this Arbitration Provision and/or this Agreement gives a party the right to recover any of those fees from the other party.

(i) Governing Law: This Arbitration Provision is governed by the Federal Arbitration Act, 9 U.S.C. § § et seq. (the "FAA") and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator is authorized to award all remedies permitted by the substantive law that would apply if the action were pending in court. At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

(j) Right to Discovery: In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under the arbitration rules of the Administrator. The Arbitrator shall have discretion to grant or deny that request.

(k) Arbitration Result and Right of Appeal: Judgment upon the award given by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds \$100,000 or grants or denies any claim for injunctive relief, any party can appeal the award to a three-arbitrator panel administered by the Administrator which shall reconsider any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel of arbitrators if an appeal of the arbitrator's decision has been taken. Subject to applicable law, costs of such an appeal will be borne by the appealing party regardless of the outcome of the appeal. However, we will consider any good faith, reasonable request for us to pay all or any part of those fees if you are the appealing party.

(l) Rules of Interpretation: This Arbitration Provision shall survive the repayment of all amounts owed under this Agreement, any legal proceeding, or any use of a self-help remedy by us to collect a debt owed by you to us, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. If any portion of this Arbitration Provision (other than the Class Action Waiver referred to in paragraph (f)) is deemed invalid or unenforceable, it shall not invalidate this Agreement or the remaining portions of this Arbitration Provision. In the event of a conflict or inconsistency between this Arbitration Provision, on the one hand, and the applicable arbitration rules or the other provisions of this Agreement, on the other hand, this Arbitration Provision shall govern. This Arbitration Provision supersedes any other arbitration provision between the parties or that may otherwise be applicable.

THE FOLLOWING INFORMATION APPLIES ONLY TO PAWN TRANSACTIONS INVOLVING MOTOR VEHICLES CERTIFICATE OF TITLE:

Failure to make your payment as described in this document can result in the loss of your motor vehicle. The pawnbroker can also charge you certain fees if he or she actually repossesses the motor vehicle. If this transaction does involve a motor vehicle or motor vehicle certificate of title, you have a thirty (30) day grace period after the maturity date within which you can redeem this transaction. In the event the last day of the grace period falls on a day in which the pawnbroker is not open for business, the grace period shall be extended through the first day following upon which the pawnbroker is open for business. The pawnbroker may not charge a storage fee for the motor vehicle unless the pawnbroker repossesses the motor vehicle pursuant to a default. If the pawnbroker repossesses and actually must store the motor vehicle, the pawnbroker may charge a storage fee for the repossessed vehicle not to exceed \$5.00 per day. If the pawnbroker actually repossesses the motor vehicle, the pawnbroker may charge a repossession fee not to exceed \$50.00*. The pawnbroker may charge a fee to register a lien upon the motor vehicle certificate of title not to exceed any fee actually charged by the appropriate state to register a lien upon a motor vehicle certificate of title, but only if the pawnbroker actually places such a lien upon the motor vehicle certificate of title. The pawnbroker has the right upon default to take possession of the motor vehicle. In taking possession, the pawnbroker or his agent may proceed without judicial process if this can be done without breach of the peace or may proceed by action.

*NOTE: Repossession fee of more than \$50.00 may be charged if actual repossession of the vehicle takes place more than 50 miles from the office where the pawn originated.

VERBAL AGREEMENTS FOR ADDITIONAL DAYS ARE NOT BINDING.

NO GOODS SHOWN FOR REDEMPTION UNLESS PAID IN ADVANCE.

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

PAWNED FOR 30 DAYS ONLY.

_____ dger(s) acknowledges receipt of a signed copy of this document.

Right index
finger print (if
X _____

Pawnbroker's Signature

X _____
Pledgor/Seller's Signature

(THIS SECTION APPLIES ONLY TO TITLE PAWN LOANS)

Emergency Title Loan will extend credit for a loan to its customers that do not have clear Title to his /her vehicle under the following conditions: If the customer has an appropriate amount of equity in the value of their automobile (which will be determined after application review and inspection of their vehicle). Customer will be required to enter into a separate agreement that outlines all details of the Loan without Title.

1. I UNDERSTAND THAT I AM PAWNING MY PLEDGED GOODS (VEHICLE) TO Alpha Omega Consulting Group . I UNDERSTAND THAT I MAY RETAIN POSSESSION OF MY VEHICLE AND THAT I AM ABLE TO KEEP POSSESSION ONLY IF I REDEEM MY VEHICLE AND ITS TITLE BY THE MATURITY DATE SHOWN ON MY PAWN TICKET OR ENTER INTO A NEW PAWN AGREEMENT UNDER SUCH TERMS AS MAY BE AGREED UPON BETWEEN Alpha Omega Consulting Group AND MYSELF. I UNDERSTAND THAT Alpha Omega Consulting Group WILL RETAIN POSSESSION OF MY VEHICLE TITLE, REGISTRATION, AND A SET OF KEYS OF MY VEHICLE, WHICH WILL BE RETURNED TO ME UPON MAKING FINAL PAYMENT OF ALL FEES AND PRINCIPAL DUE ON SAID PAWN, PER GEORGIA TITLE PAWN LAWS. IN THE EVENT Alpha Omega Consulting Group SHOULD ELECT TO PROCESS AND FILE A LIEN AGAINST MY VEHICLE TITLE THROUGH THE GEORGIA DEPARTMENT OF REVENUE, I UNDERSTAND THAT THERE WILL BE A DELAY OF MY RECEIVING THE TITLE BACK FROM Alpha Omega Consulting Group ONCE I MAKE FINAL PAYMENT OF THE PAWN TICKET, DUE TO THE TIME LAPSE OF RECEIVING THE TITLE FROM THE GEORGIA DEPARTMENT OF REVENUE.

2. I UNDERSTAND THAT IF I DO NOT REDEEM MY VEHICLE TITLE IN ACCORDANCE WITH THE TERMS OF MY PAWN TICKET, WHICH IS ACCORDANCE WITH THE TITLE PAWN LAWS OF GEORGIA, THAT I WILL SURRENDER MY VEHICLE TO Alpha Omega Consulting Group WITHOUT ANY DELAY. FURTHER, I UNDERSTAND THAT IT IS AGAINST GEORGIA LAW TO HIDE OR CONCEAL THE WHEREABOUTS OF MY VEHICLE AND I AGREE THAT I WILL NOT TAKE ANY ACTION TO HINDER OR DELAY Alpha Omega Consulting Group FROM RECOVERING MY VEHICLE IF I DEFAULT ON MY LOAN PAYMENT. IT IS FURTHER UNDERSTAND THAT IN THE EVENT I HAVE NOT TIMELY REDEEMED MY VEHICLE TITLE AND I HAVE NOT RETURNED THE VEHICLE TO Alpha Omega Consulting Group, Alpha Omega Consulting Group HAS THE RIGHT TO REPOSSESS MY VEHICLE WITHOUT NOTICE TO ME, FROM WHEREVER MY VEHICLE CAN BE LOCATED, WITHOUT ANY BREACH OF THE PEACE.

3. I UNDERSTAND THAT IF I HAVE ANY DISPUTE WITH Alpha Omega Consulting Group ARISING FROM OR IN CONNECTION WITH MY PAWNING OF MY VEHICLE TITLE, INCLUDING BUT NOT LIMITED TO THIS PAWN TRANSACTION, THE TERMS OF THE PAWN, REPRESENTATIONS CONCERNING ANY ASPECT OF THE PAWN TRANSACTION, THE MONEY ADVANCED, THE PAWN CHARGES ASSESSED, THE PAYMENTS MADE, THE CONDITION OF THE VEHICLE, AND THE RECOVERY OF THE VEHICLE BY Alpha Omega Consulting Group THAT I WILL SUBMIT SUCH DISPUTE(S) TO BINDING ARBITRATION, PURSUANT TO THE PROVISIONS OF 9 USC §1 , ET.SEQ AND ACCORDING TO THE COMMERCIAL RULES OF THE AMERICAN ARBITRATION ASSOCIATION EXISTING IN COBB COUNTY OF THE STATE OF GEORGIA, FURTHER, THE STANDARD RULES OF EVIDENCE SHALL APPLY. I FURTHER UNDERSTAND THAT THIS EXCLUSIVE METHOD OF RESOLVING ANY DISPUTES THAT I HAVE WITH Alpha Omega Consulting Group IS IN LIEU OF LITIGATION.

X _____

CUSTOMER SIGNATURE

DATE: _____ Friday, July 25, 2008

X _____

WITNESS