

LOAN AGREEMENT, PROMISSORY NOTE AND SECURITY AGREEMENT

LENDER:

Alpha Omega
 ,

CONTRACT DATE/TIME: 9/25/2014
 LOAN NUMBER: TL102

BORROWER:

Calvin Brazier
 1111 11th Ave. South
 Nashville, TN 11111
 Date of Birth: 1/1/1950

VEHICLE:

VIN: 1234567890123456
 MAKE: Honda
 MODEL: Accord YEAR: 2011

A. Disclosure Made in Compliance with Federal Truth in Lending Act.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total Payments
The cost of your credit as a yearly rate:	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled.
A.1 121.67%	A.2 \$50.00	A.3 \$500.00	A.4 \$550.00

A.7 1 Payment(s) of \$550.00 will be due beginning on 10/25/2014

A5: Payments Due Date(s) : 10/25/2014 A6: Maturity Date : 10/25/2014

You may obtain property insurance from anyone who is acceptable to : Alpha Omega

Filing Fees: added to amount financed

Security: You are giving a security interest in: The goods or property described above.
 Brief description of other property _____

Payment: If you pay off early, you will not have to pay a penalty and will not be entitled to a refund.

See your contract documents for any additional information about nonpayment, default, any required payment in full before the scheduled due date, and prepayment refunds and penalties.

Itemization of Amount Financed of \$	<u>\$500.00</u>
<u>\$500.00</u>	Amount given to you directly
<u>\$0.00</u>	Amount paid on your prior account
<u>\$0.00</u>	Title Lien Fee

The above finance charge represents a cost of \$0.33 per day per \$100 financed.

AUTOMATIC RENEWAL: WE RENEW LOANS EVERY 30 DAYS AUTOMATICALLY AS LONG AS FINANCE CHARGES ARE PAID TO DATE(after 3rd renewal, payment is interest plus 10% of original amount financed.)

If you fail to repay the full amount of this loan before the end of the maturity date or any extension of the maturity date, the lender may take possession of and sell your vehicle. If the vehicle is sold you are entitled to any proceeds of the sale in excess of the amount owed on the loan and reasonable expenses of repossession and sale.

DO NOT SIGN THIS AGREEMENT BEFORE YOU HAVE READ IT OR IF IT CONTAINS ANY BLANK SPACES, YOU WILL RECEIVE A COMPLETED COPY OF THIS DOCUMENT. (OVER)

Borrower

Lender By: Its Authorized Representative

Date: 9/26/2014

Vehicle:

Year: 2011
Make: Honda
Model: Accord
VIN: 1234567890123456
License Plate:

I HEREBY AGREE THAT IN THE EVENT I FAIL TO MAKE ANY PAYMENT OR ANY PART OF ANY PAYMENT ON MY TITLE LOAN FROM YOU, YOU ARE AUTHORIZED BY ME AND HAVE THE RIGHT TO TAKE SAID AUTOMOBILE BACK FROM ME, WITHOUT THE NECESSITY OF A COURT ORDER OR ANY JUDICIAL PROCESS.

I UNDERSTAND THAT SHOULD IT BECOME NECESSARY FOR YOU TO TAKE BACK SAID VEHICLE AND I REDEEM SAID VEHICLE BY MAKING FULL PAYMENT TO YOU THIS PAYMENT MAY INCLUDE ANY OF YOUR COSTS FOR TAKING BACK THE VEHICLE. I AGREE I WILL NOT KEEP ANY PERSONAL PROPERTY OF ANY KIND GREAT VALUE IN SAID AUTOMOBILE DURING THE TERM OF THIS LOAN BUT IN THE EVENT THAT I DO I ASSUME ANY AND ALL RESPONSIBILITY FOR ANY PERSONAL PROPERTY LEFT IN THE VEHICLE BY ME OR BY OTHER PERSONS SHOULD THAT PROPERTY BE LOST OR MISSING FOR ANY REASON FROM THE SAID VEHICLE AFTER IT HAS BEEN TAKEN BACK BY YOU AND STORED IN A REASONABLE SAFE PLACE.

I UNDERSTAND THAT I HAVE THE RIGHT TO HAVE THIS AGREEMENT EXAMINED BY MY ATTORNEY IF I DESIRE BEFORE I SIGN IT.

Borrower

Alpha Omega

IDAHO MOTOR VEHICLE TITLE LOAN CONTRACT ADDENDUM

IDAHO TITLE LOAN DISCLOSURES:

1. THIS LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS;
2. YOU SHOULD USE THIS LOAN ONLY TO MEET SHORT-TERM CASH NEEDS;
3. YOU WILL BE REQUIRED TO PAY ADDITIONAL INTEREST AND FEES IF YOU RENEW THIS LOAN RATHER THAN PAY THE DEBT IN FULL WHEN DUE;
4. THIS LOAN MAY BE A HIGHER INTEREST LOAN. YOU SHOULD CONSIDER WHAT OTHER LOWER COST LOANS MAY BE AVAILABLE TO YOU;
5. YOU ARE PLACING AT RISK YOUR CONTINUED OWNERSHIP OF THE TITLED PERSONAL PROPERTY YOU ARE USING AS SECURITY FOR THIS LOAN;
6. IF YOU DEFAULT UNDER THIS LOAN THE TITLE LENDER MAY TAKE POSSESSION OF THE TITLED PERSONAL PROPERTY USED AS SECURITY FOR THIS LOAN AND SELL THE PROPERTY IN THE MANNER PROVIDED BY LAW;
7. IF YOU ENTER INTO A TITLE LOAN AGREEMENT, YOU HAVE A LEGAL RIGHT OF RESCISSION. THIS MEANS YOU MAY CANCEL YOUR CONTRACT AT NO COST TO YOU BY RETURNING THE MONEY YOU BORROWED BY THE NEXT BUSINESS DAY AFTER THE DATE OF YOUR LOAN;
8. IF YOU BELIEVE THAT THE TITLE LENDER HAS VIOLATED THE PROVISIONS OF THE IDAHO TITLE LOAN ACT, YOU HAVE THE RIGHT TO FILE A WRITTEN COMPLAINT WITH THE IDAHO DEPARTMENT OF FINANCE AND THE DEPARTMENT WILL INVESTIGATE YOUR COMPLAINT. IF YOU EXERCISE THIS RIGHT, PLEASE ADDRESS YOUR COMPLAINT AS FOLLOWS;

Director Gavin M. Gee, Idaho Department of Finance, P.O. Box 83720, Boise, ID 83720-0031,
Telephone: (208) 332-8000

UPON DEFAULT INTEREST WILL CONTINUE TO ACCRUE AT THE STATED CONTRACT RATE.

By signing this addendum you acknowledge that you have received a copy. You further acknowledge that you have read, understand and agree to all of its terms and conditions.

TL102

Contract Number _____

Lender's Signature

Date

Borrower's Signature

Date

Alpha Omega

PRIVACY NOTICE

IN COMPLIANCE WITH REGULATIONS ON PRIVACY OF CONSUMER FINANCIAL INFORMATION AS DECLARED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION, THE FEDERAL RESERVE, THE OFFICE OF THE COMPTROLLER OF THE CURRENCY AND THE OFFICE OF THRIFT SUPERVISION, PLEASE REFER BELOW FOR MORE INFORMATION.

YOUR RIGHT TO FINANCIAL PRIVACY

YOU HAVE THE RIGHT TO KNOW THE PRIVACY POLICIES AND PRACTICES OF THE FINANCIAL INSTITUTIONS YOU DO BUSINESS WITH IN RESPECT TO INFORMATION SHARING WITH AFFILIATED AND NON-AFFILIATED THIRD PARTIES. THIS NOTICE DESCRIBES THE PRIVACY POLICIES AND PRACTICES OF OUR COMPANY.

CATEGORIES OF NON PUBLIC PERSONAL INFORMATION WE COLLECT

- INFORMATION WE RECEIVE FROM YOU ON APPLICATIONS OR OTHER FORMS
- INFORMATION ABOUT YOUR TRANSACTIONS WITH OUR AFFILIATES OR OTHERS; AND
- INFORMATION WE RECEIVE FROM A CONSUMER REPORTING AGENCY.

CATEGORIES OF NONPUBLIC PERSONAL INFORMATION WE MAY DISCLOSE TO NONAFFILIATED THIRD PARTIES

WE DO NOT SHARE ANY NONPUBLIC PERSONAL INFORMATION ABOUT OUR CUSTOMERS OR FORMER CUSTOMERS WITH NONAFFILIATED THIRD PARTIES, EXCEPT WHERE PERMITTED BY LAW.

CATEGORIES OF NONPUBLIC PERSONAL INFORMATION WE MAY DISCLOSE TO SERVICE PROVIDERS AND JOINT MARKETERS

WE MAY DISCLOSE YOUR NAME AND ADDRESS TO NONAFFILIATED THIRD PARTIES WITH WHICH WE HAVE JOINT MARKETING AGREEMENTS SUCH AS THIRD PARTIES THAT PERFORM MARKETING ON OUR BEHALF, WE WILL ONLY DISCLOSE TO COMPANIES WITH WHICH WE HAVE A CONTRACT STATING THE INFORMATION WILL NOT BE DISCLOSED TO ANY OTHER COMPANIES OR INDIVIDUALS.

CONFIDENTIALITY AND SECURITY

WE RESTRICT ACCESS TO NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO THOSE EMPLOYEES WHO NEED TO KNOW THAT INFORMATION TO PROVIDE PRODUCTS AND SERVICES TO YOU. IN ADDITION, WE MAINTAIN PHYSICAL AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL STANDARDS TO GUARD YOUR INFORMATION.

IF YOU PREFER THAT WE NOT DISCLOSE NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO NONAFFILIATED THIRD PARTIES, YOU MAY OPT OUT OF THOSE DISCLOSURES, THAT IS, YOU MAY DIRECT US NOT TO MAKE THOSE DISCLOSURES(OTHER THAN DISCLOSURES PERMITTED BY LAW). IF YOU WISH TO OPT OUT OF DISCLOSURES TO NONAFFILIATED THIRD PARTIES, YOU MAY INITIAL ON THE LINE FOLLOWING. _____

BORROWER _____

DATE _____

Reminder to Borrower Statement

I, The undersigned borrower(s) have read this document and understand that this loan is offered at very high interest rate. Alpha Omega, asks all borrower(s) to seek alternative sources of financing if at all possible. A repayment plan can be offered to assist you in repaying this loan in a timely manner. If you have no other source(s) to use for financing please pay as much as possible up and above the monthly interest payment due each month. This is a 30 day loan as long as the finance charges are paid at that time. All our loans need to be paid every 30 days from the date of the last payment. A complete minimum due payment is required every 30 days to allow the customer to renew the loan for another 30 days. On the third renewal you will be required to pay the interest due plus 10% of original amount financed. Alpha Omega will go over the contract and disclosure form with all borrowers to their complete satisfaction.

If you are obtaining this loan because of problems with your credit history, you may wish to obtain credit counseling or financial advice. Sources for that help include several non-profit companies (you may find them listed under the Credit & Debt Counseling in the yellow pages).

Borrower(s)

Date