

INSTALLMENT LOAN AND SECURITY AGREEMENT

Lender :Alpha Omega

Borrower:Calvin Brazier

1111 11th Ave. South

Nashville, TN 11111

Loan: TL101

S.S. XXX-XX-1111

Loan Date12/5/2014

Federal Truth-in-Lending

Annual Percentage Rate	Finance Charge	Amount Financed	Total of 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.
11774193.5484%	\$1,000,000,000.00	\$100,000.00	\$1,000,100,000.00

Payment Schedule: Beginning on: 1/5/2015, consecutive Next payment due on payments of \$1,000,100,000.00 and 1 final payment of \$1,000,100.00

Security: You are giving a security interest in your Black 2011 Honda Accord VIN#1234567890123456 (keys included), and additionally your wage assignment.

Late Payment: If a payment is 10 days late, you will be charged 5.00% of the unpaid portion of the payment or \$10, whichever is greater.

Prepayment: If you pay off early, you will be entitled to a refund of part of the finance charge. See the information below and your additional documents for information about contract terms, nonpayment, and default.

ITEMIZATION OF AMOUNT FINANCED

Amount Given to you Directly	
Amount paid on your account	\$0.00
Origination Fee	
Amount paid to others on your behalf	\$0.00
Prepaid finance charge	\$0.00
Amount Financed	\$100,000.00

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We restrict access to your non-public personal information to employees needing to know that information to assist you with products or services. We keep the physical, electronic, and procedural safeguards required by our regulators to insure the safety of your personal information.

INFORMATION TO NON AFFILIATED THIRD PARTIES

Since we value our relationship, we will not disclose your non-public personal information to non-affiliated third parties unless required by law.

We also do not disclose non-public personal information about former customers unless required by law.

PROMISSORY NOTE

PROMISE TO PAY: You promise to pay to Alpha Omega, the total amount due as shown above the "Total of Payments" of \$1,000,100,000.00

Acceleration: If you fail to make any of the scheduled payments under the terms of this Agreement, or are otherwise in default as defined below, Lender may declare the entire balance outstanding and owed under the Agreement as immediately due without notice to you.

Attorney's Fees: You agree that in the event you default in performing any of your obligations under this Agreement, you shall pay all lawful collection costs associated with your default, including costs and reasonable attorney's fees.

Default: You will be in default under the Agreement if, for any reason, you fail to make payment in the full amount required by this Agreement on the due date. If you fail to make the final installment payment, you understand that interest will continue to accrue on any remaining unpaid balance at the Annual Percentage Rate disclosed above until the loan is paid in full or until entry of judgment. After the entry of judgment, interest will accrue at the maximum amount allowed by law.

Returned Check Fee: You will agree to pay to Lender the amount of \$20.00 if the check with which you make your loan payment is dishonored.

Prepayment: You have the right to prepay this loan in full by cash, renewal, refinancing, or a new loan. You may receive a credit for any unearned Finance Charges.

Governing Laws: The Agreement shall be construed in accordance with and governed by federal law with respect to the Arbitration Agreement and the laws of the State of Illinois without giving effect to any choice of law rule.

Severability: If any provision of this Agreement or the application of any provision of this Agreement to any person, place or circumstance shall be determined to be invalid, unenforceable or void, the remainder of the Agreement, and the remainder of those provisions of this Agreement as applied to other persons, places and circumstances, shall remain in full force and effect.

Waiver: No waiver of your or our Rights is effective unless in writing. No written waiver for any one situation shall apply to any other situation. If either you or we fail to exercise or delay in exercising any right or remedy, this will not constitute a waiver for that or any other right or remedy.

Notice to Borrower: You may cancel this loan without costs by returning the full principal balance to the Lender by the close of the Lender's next full business day.

By signing this Agreement, you acknowledge that you have read, understand, and agree to all of the terms and conditions of this Agreement, including the "Arbitration Agreement", and acknowledge receipt of the transaction proceeds in the amount stated above. You further acknowledge that this Agreement was filed in before you signed and that you have received a completed copy of it. You hereby declare the information contained in this Agreement is true and correct to the best of your knowledge. You consent to the release of your non-public, personal information.

READ AND COMPLETE THIS AGREEMENT BEFORE SIGNING IT. YOU WILL BE GIVEN A COPY FOR YOUR RECORDS.

YOU CANNOT BE PROSECUTED IN CRIMINAL COURT TO COLLECT THIS LOAN.

Signature of Borrower(s)

Date

Signature/Title of Lender

Date

Alpha Omega

AGREEMENT TO ARBITRATE DISPUTES

PLEASE READ THIS PROVISION CAREFULLY. By signing below and to induce us to process and consider your application for a loan, you and we agree, that upon your or our request, any and all "disputes" between you and our servicers, agents, directors, officers, employees or us, regardless of when the dispute arose, will be resolved by mandatory arbitration, according to the terms of this Agreement to Arbitrate Disputes ("Agreement"). AS A LIMITED EXCEPTION, YOU AND WE EACH RETAIN THE RIGHT TO SEEK REMEDIES IN A SMALL CLAIMS COURT FOR ANY DISPUTE WITHIN ITS JURISDICTION.

In this Agreement, the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation, any claim, controversy or dispute brought under any law that in any way relates to or concerns this Agreement or the Loan Agreement, or that arises out of your application, the collection of your loan, or any other provision of services or products, including any claims for monetary damages and/or equitable or injunctive relief.

Disputes shall be submitted to final, binding arbitration by JAMS (under its Streamlined Arbitration Rules and Procedures) or other nationally or locally recognized arbitration forum, but in either case, only in a forum that does not have a policy inconsistent with the terms of this Agreement. Each of us will have the reasonable opportunity to participate in selecting a neutral arbitrator. JAMS rules and forms are available at 1920 Main Street, Suite 300, Irvine CA 92614, (949) 224-1810, www.jamsadr.com. WE WILL PAY ALL FILING, ADMINISTRATION AND ARBITRATOR FEES. IF THE ARBITRATOR AWARDS YOU THE AMOUNT OF YOUR DEMAND OR MORE, WE WILL REIMBURSE YOU FOR YOUR REASONABLE ATTORNEYS' FEES AND EXPENSES INCURRED IN BRINGING THE DISPUTE TO ARBITRATION. ANY ARBITRATION HEARING, IF ONE IS HELD, WILL TAKE PLACE AT A LOCATION NEAR YOUR RESIDENCE. Either party may request that the arbitrator expand the scope of discovery to include non-privileged information that is relevant and not otherwise obtainable under the applicable arbitration rules, which request will be granted or denied in the arbitrator's discretion.

You and we acknowledge that this Agreement affects interstate commerce and that the Federal Arbitration Act (9 U.S.C. §§ 1-16) and federal arbitration law apply to arbitrations under this Agreement (despite the choice of law provision). Judgment on the award may be entered in any court having jurisdiction. The arbitration provisions of this Agreement shall survive the closing and repayment of your transactions. All statute of limitations that are applicable to any dispute shall apply to any arbitration between you and us. This Agreement shall be governed by and construed in accordance with Missouri law. Except as expressly provided otherwise, the provisions of this Agreement shall be severable.

YOUR RIGHT TO REJECT: YOU MAY REJECT THIS AGREEMENT BY MAILING US A WRITTEN REJECTION NOTICE THAT CONTAINS THE FOLLOWING: (A) THE NAME, ADDRESS AND PHONE NUMBER OF EACH BORROWER, (B) THE DATE OF THIS AGREEMENT AND ORIGINAL LOAN AMOUNT AND (C) A STATEMENT THAT ALL BORROWERS REJECT THIS AGREEMENT. WE MUST RECEIVE THIS NOTICE WITHIN FIFTEEN (15) DAYS AFTER THE DATE OF YOUR LOAN. YOUR REJECTION OF THIS AGREEMENT WILL NOT AFFECT ANY OTHER TERM OR CONDITION OF YOUR LOAN. IF YOU DO NOT REJECT THIS AGREEMENT, IT WILL BE EFFECTIVE AS OF THE DATE OF YOUR LOAN.

NOTICE: EXCEPT AS NOTED ABOVE, YOU AND WE HAVE AGREED NOT LITIGATE DISPUTES IN COURT BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

Borrower Initials

CLASS ACTION WAIVER. WHETHER IN COURT OR ARBITRATION, YOU AND WE MAY ONLY BRING DISPUTES AGAINST EACH OTHER IN AN INDIVIDUAL CAPACITY AND NOT AS A CLASS REPRESENTATIVE OR A CLASS MEMBER IN A CLASS OR REPRESENTATIVE ACTION. Notwithstanding anything to the contrary, if a court or arbitrator determines in a dispute between you and us that your waiver of any ability to participate in class or representative actions is unenforceable under applicable law, this Agreement will not apply, and you and we agree that such disputes will be resolved by a court of appropriate jurisdiction.

Borrower Initials

JURY TRIAL WAIVER. WHETHER ANY DISPUTE IS IN ARBITRATION OR IN COURT, YOU AND WE WAIVE ANY RIGHT TO JURY TRIAL INVOLVING ANY DISPUTES BETWEEN YOU AND US.

Borrower Initials

ACH AUTHORIZATION AGREEMENT

You, Calvin Brazier, the "Borrower" hereby authorize Alpha Omega to initiate an entry to your Checking/Savings Account for payment on Loan #TL101 dated 12/5/2014. If you have not paid Alpha Omega the amount due in cash or by other acceptable tender on or before the due date, your payment will be debited according to the due date on the Loan # TL101.

Borrower Name :Calvin Brazier

Bank Name :Regions

Routing #:Account #: 111111

If the payment is returned for non-sufficient funds, you authorize Alpha Omega to initiate a separate debit entry for the return debit charge of \$20.00 and all applicable service fees, taxes, and related expenses permitted by law. You may revoke this authorization by sending in written correspondence at least 3 business days prior to the due date.

WARNING: THIS LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS. THIS LOAN SHOULD BE USED ONLY TO MEET SHORT-TERM CASH NEEDS. THE COST OF YOUR LOAN MAY BE HIGHER THAN LOANS OFFERED BY OTHER LENDING INSTITUTIONS. THIS LOAN IS REGULATED BY THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION.

You agree to the terms stated above and you have received a copy of this agreement.

Calvin Brazier

Borrower's Printed Name

Signature

Date

NAME AND ADDRESS OF BORROWER: Borrower's Soc. Sec. Number:XXX-XX-1111

Calvin Brazier

1111 11th Ave. South

Nashville, TN 11111

Home:(111) 111-1111 Work:

Date of this note12/5/2014

Date Due:1/5/2015

Loan NO.: TL101

WAGE ASSIGNMENT

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF 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.
11774193.55%	\$1,000,000,000.00	\$100,000.00	\$1,000,100,000.00

Payment Schedule: Beginning on: 1/5/2015, 0 consecutive Next payment due on payments of \$0.00 and 1 final payment of \$1,000,100,000.00.

If default be made in the payment of any of said installments then all unpaid installments shall at the assignee's option, become immediately due and payable without notice or demand. To secure payment of the assignor's promissory note and interest thereon at the rate shown above and subject to provisions of applicable laws, each of the undersigned hereby assigns, transfers and sets over to the above-named assignee, wages, salary, commissions, and bonuses due or subsequently earned from his present employer for a period of three (3) years from the date hereof and from any future employer within a period of two (2) years from the date of the execution hereof. Any undersigned Debtor may revoke his assignment of wages at will by written notification to the holder. This assignment shall remain effective as to all of the undersigned Debtors not electing to revoke their agreement.

The amount that may be collected by assignee hereon shall not exceed the lesser of (1) 15% of the gross amount paid assignor for any week, or (2) the amount by which disposable earnings for a week exceed forty-five times the Federal Minimum Hourly wage in effect at the time the amounts are payable; and shall be collected until the total amount due under this assignment is paid or until expiration of employers payroll period ending immediately prior to the 84 days after service of the demand hereon, which first occurs.

The term 'disposable earnings' means the part of the earnings remanding after deduction of any amounts required by law to be withheld.

The assignor(s) hereby authorize, empower, and direct his/their said employer(s) to pay to assignee any and all moneys due or to become due assignor(s) hereon, authorize assignee to receipt for the same and release and discharge employer from all liability to assignor(s) on account of moneys paid in accordance herewith. No copy hereof shall be served on employer(s) except in conformity with the applicable law.

Each assignor acknowledges receipt of an exact copy of this Wage Assignment.

Witness my hand and seal the day of the date hereof above written.

WAGE ASSIGNMENT

Witness:Assignor:

Witness:Employer's Name:

Military Borrower Identification Statement

Federal law provides important protections to active duty military members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, WE REQUIRE YOU TO SIGN ONE OF THE FOLLOWING STATEMENTS AS APPLICABLE:

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member):

[Signature and Date]

I AM a dependent of a member of the Armed Forces on active duty because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date:

[Signature and Date]

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer:

[Signature and Date]

WARNING: IT IS IMPORTANT TO FILL OUT THIS FORM ACCURATELY.

KNOWINGLY MAKING A FALSE STATEMENT ON A CREDIT APPLICATION IS A CRIME.