

# INSTALLMENT LOAN AND SECURITY AGREEMENT

Loan No: TL181

Loan Date: 4/5/2006

Maturity Date: 5/5/2006

**Lender :**

Johnson's Title & Payday Loan  
123 Anywhere Street  
Metropolis, Illinois 60026  
615-789-4568

**Borrower:**

Ronnie C Johnson  
1015 East Concord Avenue  
Goodlettsville, TN 37072

This Installment Loan and Security Agreement (collectively referred to as "Agreement") states the term of your loan and security agreement with us. By signing, you agree to all the terms in this Agreement. In this Agreement, the words "you" and "your" mean each of the Borrower(s) shown above. The words "we", "us", and "our" mean the Lender shown above.

## FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	ITEMIZATION OF AMOUNT FINANCED
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	The amount you will have paid after you have made all payments as scheduled.	Amount Given Directly to you:
<b>22.00%</b>	<b>\$20.40</b>	<b>\$1,125.00</b>	<b>\$1,145.40</b>	\$1,000.00
				2. Amount Paid on Previous Loan with us:
				\$0.00

**Payment Schedule** One payment of \$1,145.40 due on 5/5/2006

**SECURITY:** Your post-dated check(s) and/or Automated Clearing House Authorization ("ACHA") which if so attached, is/are made part of this Agreement, as though fully stated herein is security for the loan. Your wage assignment, if given, is also security for this loan.

**PREPAYMENT:** If you pay-off early, you will not have to pay a penalty. See the terms below and on the other side of this Agreement for information about nonpayment, default, and prepayment.

**FINANCE CHARGE COMPUTATION:** The Finance Charge, as shown in the Federal Truth-in-Lending "Disclosure Statement", which consists only of interest, has been computed assuming that we receive your payments on the respective payment due date(s) ("Payment Due Date(s)") as described in the Payment Schedule

**Your Promise to Pay:**

You agree to repay this loan we have made to you as provided in terms on BOTH SIDES OF THIS Agreement. SEE THE OTHER SIDE OF THIS AGREEMENT FOR ADDITIONAL INFORMATION ABOUT YOUR PROMISE TO PAY.

**Security Agreement:**

Today you gave us your personal check(s) ("Check(s)") dated for the respective dates as shown above; and/or ACHA for the payment(s) shown in the Payment Schedule of the Disclosure Statement; or in the alternative you gave us your personal check dated as of the Loan Maturity Date as shown above, and /or ACHA for the payment(s) shown in the payment schedule of the Disclosure Statement. You request and we agree to wait to present the Check(s) to your financial institution, or use the ACHA until the Payment Due Date(s) and you agree we may immediately present the applicable check to your financial institution or use the ACHA if you do not make any other form of payments. If you do make an alternative payment in the full amount owing for the respective Payment Due Date(s), we will accept it in substitution of any uncashed Check or unused ACHA and return the uncashed check or unused ACHA to you. Your post-dated Check(s) or ACHA is security for this loan. You do not grant to us any security interest in and we waive any rights to which may arise in the deposit account, upon which the Check(s) is/are drawn or ACHA is provided. Your wage assignment, if given, is also security for the loan.

**WARNING: THIS LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS. THIS LOAN SHOULD ONLY BE USED 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.**

By signing, you state that you have read, understand, and agreed to all of the terms of this Agreement, including the terms on the other side of this Agreement. The Lender agrees to provide you with a copy of this executed Agreement.

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

Signature of Borrower

Date

Lender: Johnson's Title & Payday Loan, by its duly authorized agent

Date

Name

Title

**NOTICE: See other side for important information**

# WAGE ASSIGNMENT

Assignor's (Employee/Borrower)  
Name And Address:  
Ronnie C Johnson  
1015 East Concord Avenue  
Goodlettsville, TN 37072

Employer Name And Address:  
Alpha Omega Consulting Group, Inc.  
716 Vauxhall Drive  
Nashville, TN 37072

Assignor's Social Security Number: 404-04-0404

Loan Number: TL181      Date of Loan 4/5/2006      Maturity Date: 5/5/2006

## 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.
<b>22.00%</b>	<b>\$20.40</b>	\$1,125.00	\$1,145.40

### Your Payment Schedule is:

One payment of \$1,145.40 due on 5/5/2006

This Wage Assignment is being executed by me ("Assignor") to secure the above-referenced loan given to me by Johnson's Title & Payday Loan ("Assignee"). If, 40 days after the Payment Due Date, I am in default under the terms of my loan agreement, Assignee will have the right, pursuant to and in accordance with the Illinois Wage Assignment Act, 740 ILCS 170/.01 et seq., to collect the amount due from my present employer or a future employer. I understand that I may revoke this assignment of wages at will by written notice to Assignee.

The maximum wages, salary, commissions and bonuses that may be collected by Assignee herein for any work week shall not exceed the lesser of (1) 15% of such gross amount paid for that week or (2) the amount by which disposable earnings for a week exceed 45 times the Federal Minimum Hourly Wage prescribed by Section 206(a)(1) of Title 29, U.S.C., as amended, or the minimum hourly wage prescribed by Section 4 of the Minimum Wage Law (820 ILCS 105/1 et seq.) whichever is greater, in effect at the time the amounts are payable. The term "disposable earnings" means: that part of the earnings remaining after the deduction from those earnings of any amounts required by law to be withheld.

I hereby authorize, empower and direct my employer to pay to Assignee any and all monies due or to become due me hereon, authorize Assignee to receive the same, and release and discharge employer from all liability to me on account of monies paid in accordance herein. No copy of the Wage Assignment shall be served on employer except in conformity with applicable law.

I acknowledge receipt of an exact copy of this Wage Assignment.

# WAGE ASSIGNMENT

WITNESS:

ASSIGNOR:

(Assignor has received an exact copy of this Wage Assignment)

Date: \_\_\_\_\_

Loan Number: TL181

## OPTIONAL PRE-AUTHORIZATION TO ELECTRONIC FUND TRANSFER

On the date written below I have entered into an installment loan agreement with Johnson's Title & Payday Loan ("Lender"), whereby Lender has agreed to lend me a certain amount of money, as set forth in the Installment Note and Disclosure Statement ("Agreement") signed by me and dated as of today's date. In connection with this loan, I have provided Lender with a voided check from my bank account.

I hereby authorize the Lender to either: (a) electronically debit, or (b) issue a bank draft against, my bank account number 715101176 at First Tennessee Bank in the amount the installment payment (s), provided for by the Agreement on the due date of said installment(s).

Furthermore, in the event that I am in default under the Agreement, as that term is defined in the Agreement, I hereby authorize Lender to either: (a) electronically debit, or (b) issue a bank draft against, my bank account number 715101176 at First Tennessee Bank in the amount of the past due installment payment(s), or a portion thereof up to the outstanding past due balance as of the date of default.

**I CAN REVOKE THIS AUTHORIZATION BY GIVING NOTICE OF REVOCATION TO LENDER. ANY REVOCATION IS EFFECTIVE ONLY AFTER LENDER HAS RECEIVED WRITTEN NOTICE FROM ME TO REVOKE THIS AUTHORIZATION IN SUCH TIME AND MANNER AS TO AFFORD A REASONABLE OPPORTUNITY TO ACT UPON THE NOTICE. I ALSO HAVE THE RIGHT TO STOP PAYMENT OF THE DEBIT ENTRY BY NOTIFICATION TO MY BANK AT LEAST THREE BUSINESS DAYS BEFORE THE SCHEDULED DATE OF THE ENTRY.**

I acknowledge that I have read and understand this pre-authorization form and that I am entitled to a copy of it.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date

Loan Number: TL181

**ACKNOWLEDGEMENT  
RECEIPT OF  
CONSUMER NOTICE  
REPORTING OF CREDIT  
TO A  
CONSUMER REPORTING AGENCY**

**This shall acknowledge that on the date listed below, that I, Ronnie Johnson, have received from Johnson's Title & Payday Loan a copy of the CONSUMER NOTICE REPORTING OF CREDIT, indicating that negative credit information related to the Loan Number stated above may be reported to a credit bureau.**

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**(Signature of Borrower)**

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**(Date)**