

LOAN AGREEMENT. In Consideration of the advance by LENDER to BORROWER of the Amount Financed stated above, and of the mutual promises and Covenants contained herein, the parties have entered into this Loan Agreement on the date stated. To secure repayment of the Amount Financed and any and all accrued and/or unpaid finance charge, BORROWER has granted to LENDER a security interest in the motor vehicle described above. Provided BORROWER does not default in the payment of any monetary sums due under this Agreement, fail fully to perform any obligation hereunder, OR THE TITLED PROPERTY OR COLLATERAL IS A SNOWMOBILE, ATV, MOTORCYCLE, OR PERSONAL WATER CRAFT, BORROWER may retain physical possession, ownership and use of the motor vehicle. In the event of default by BORROWER as to any obligation under this Agreement, LENDER shall have the absolute right to foreclose upon its lien, including the repossession of the motor vehicle wherever same may be located and retention and liquidation of the motor vehicle fully to cure and repay the Amount Financed stated above and all accrued and unpaid finance charges as provided in this Agreement, together with all costs or charges incurred by LENDER in foreclosing upon its lien, including the repossession, sale, and liquidation Costs of the motor vehicle and reasonable attorney's fees incurred in enforcing its rights hereunder. BORROWER, expressly grants to LENDER an irrevocable power of attorney to execute any and all documents necessary to conclude the liquidation of its collateral in order to obtain payment of debtor's obligations hereunder. BORROWER shall pay in cash to LENDER the amount set forth in the payment schedule above. Any notice that LENDER is required to provide under this Agreement or applicable law will be deemed reasonable if sent to BORROWER at the address set forth above at least five (5) days before the event with respect to which notice is required. The finance charge shall accrue at a daily rate of 1/365 of the Annual Percentage Rate multiplied by the unpaid balance (the Amount Financed less the amount it has been reduced by payments) for each day that any amount remains due and owing to LENDER. All payments shall be applied first to accumulated interest, then to any costs due LENDER, and finally to the unpaid principal amount. Unless BORROWER has repaid this obligation in full or surrendered the vehicle, has received notice of LENDER's intent to not renew this Agreement, or has defaulted on his obligation hereunder, THE AGREEMENT SHALL AUTOMATICALLY BE EXTENDED MONTH TO MONTH. BORROWER shall bear the entire risk of loss or damage to the motor vehicle while it is in his possession and does agree to indemnify and hold LENDER harmless from any and all claims for property damages or personal injuries arising from the operation of the motor vehicle, including, but not limited to all lawsuits, judgments, attorney's fees, court costs, and any expenses that may be incurred. BORROWER represents and warrants that the motor vehicle is not stolen, has no liens or encumbrances against it and that BORROWER has the right to enter into this transaction. BORROWER further represents and warrants that he will not attempt to transfer any interest in the motor vehicle until such time that this obligation is paid in full. Should these or any other representations by BORROWER to LENDER prove false or fraudulent, the maturity date of the obligation will be automatically accelerated and LENDER will have the immediate right to take possession of the motor vehicle as provided herein. The unenforceability or invalidity of any portion of this Agreement shall not render unenforceable or invalid the remaining portions of same. This Agreement shall be construed, applied, and interpreted as provided by the laws of the State of Montana. This Loan Agreement and Security Agreement constitutes the entire agreement between the parties. No other agreements, representations, warranties or statements other than those specifically stated herein shall be binding on the parties unless reduced to writing and signed by both. BORROWER, by execution of the Agreement, hereby verifies that he is at least 18 years of age, has read this contract, and has received a fully executed copy. BORROWER understands that credit insurance is not offered in connection with this loan.

Upon liquidation, BORROWER shall receive all excess proceeds of liquidation after deduction for full payment to LENDER of the Amount Financed, all accrued and unpaid finance charges due LENDER pursuant to the Loan Agreement and Lender's foreclosure costs, expenses of repossession and sale pursuant to section 31-1-820, MCA.

BORROWER further grants to LENDER a power of attorney to allow LENDER full authority to perfect its lien upon the title to the motor vehicle with the appropriate authorities in this state. BORROWER further warrants and promises that until such time as the loan has been fully repaid, BORROWER will not attempt to seek to obtain a duplicate title to the motor vehicle nor transfer any interest thereto. BORROWER will at all times the loan is outstanding or until foreclosure on the LENDER'S lien has occurred, remain the legal owner of the vehicle as provided by the laws of this state.

DO NOT SIGN THIS AGREEMENT BEFORE YOU HAVE READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU WILL RECEIVE A COMPLETED COPY OF THE AGREEMENT.

Calvin Brazier

Alpha Omega

IMPORTANT NOTICE REGARDING CUSTOMER PRIVACY

We collect non-public personal information about you from the following sources: 1) information we receive from you on applications or other forms; 2) information about your transactions with us, our affiliates, or others; 3) information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone except our affiliates and nonaffiliated third parties working on our behalf as provided by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information and to our affiliates and nonaffiliated parties working on our behalf to provide products and services to you, to administer your account, or to collect any money or collateral due us. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard this nonpublic personal information.

MONTANA TITLE LOAN AGREEMENT

LENDER:

Alpha Omega

CONTRACT DATE 9/25/2014

LOAN NUMBER: TL102

BORROWER:

 Calvin Brazier
111-11-1111

VEHICLE:

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

DISCLOSURES REQUIRED BY FEDERAL TRUTH-IN-LENDING

ANNUAL PERCENTAGE RATE	MONTHLY PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	<i>Security: You are giving a security interest in the above described motor vehicle.</i>
<i>The cost of your credit as a yearly rate</i>	<i>The cost of your credit as a monthly rate</i>	<i>The dollar amount the credit will cost you</i>	<i>The amount of credit provided to you or on your behalf</i>	<i>The amount you will have paid after you have made all payments as scheduled.</i>	<i>Lien Fees</i>
121.67%	10.14%	\$50.00	\$500.00	\$650.00	<i>Payment Schedule: 1 @ \$550.00 Due on 10/25/2014</i>

If the borrower fails to pay the Total of Payments shown above by the maturity date, or this loan is extended, the borrower's exclusive right to redeem will expire on: **10/25/2014**

Prepayment: If you pay off early, you will not have to pay a penalty but may be entitled to a refund.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. You have the right to receive at this time an Itemization of the Amount Financed.

 I want an Itemization

 I do not want an Itemization

ILLUSTRATION A

	Principal	Interest per month at 25%	Accrued Interest at 25%	Total Amount Due
Orig. Loan	\$500.00	\$125.00	\$125.00	\$625.00
Renewal 1	\$500.00	\$125.00	\$250.00	\$750.00
Renewal 2	\$500.00	\$125.00	\$375.00	\$875.00
Renewal 3	\$500.00	\$125.00	\$500.00	\$1000.00
Renewal 4	\$500.00	\$125.00	\$625.00	\$1125.00
Renewal 5	\$500.00	\$125.00	\$750.00	\$1250.00
Renewal 6	\$500.00	\$125.00	\$875.00	\$1375.00

IF BORROWER FAILS TO MAKE ANY PAYMENTS AS SCHEDULED OVER A SIXTH-MONTH PERIOD, THESE TABLES REFLECT THE PRINCIPAL AND INTEREST THAT WILL BE OWED.

Example of \$2001.00 to \$4000.00 loan.	Principal	Interest per month at 18%	Accrued Interest at 18%	Total Amount Due
Orig. Loan	\$2001.00	\$360.18	\$360.18	\$2361.18
Renewal 1	\$2001.00	\$360.18	\$720.36	\$2721.36
Renewal 2	\$2001.00	\$360.18	\$1080.54	\$3081.54
Renewal 3	\$2001.00	\$360.18	\$1440.72	\$3441.72
Renewal 4	\$2001.00	\$360.18	\$1800.90	\$3801.90
Renewal 5	\$2001.00	\$360.18	\$2161.08	\$4182.08

Example of loans in excess of \$4000.00	Principal	Interest per month at 10%	Accrued Interest at 10%	Total Amount Due
Orig. Loan	\$4001.00	\$400.10	\$400.10	\$4401.10
Renewal 1	\$4001.00	\$400.10	\$800.20	\$4801.20
Renewal 2	\$4001.00	\$400.10	\$1200.30	\$5201.30
Renewal 3	\$4001.00	\$400.10	\$1600.40	\$5601.40
Renewal 4	\$4001.00	\$400.10	\$2000.50	\$6001.50
Renewal 5	\$4001.00	\$400.10	\$2400.60	\$6401.60

_____ init. **I HAVE READ AND UNDERSTAND THE CHARTS ABOVE REFERENCING RENEWALS.**

UNLESS BORROWER HAS REPAYED THIS OBLIGATION IN FULL, SURRENDERED THE VEHICLE, OR LENDER HAS SENT WRITTEN NOTICE TO BORROWER OF ITS INTENTION NOT TO RENEW THIS AGREEMENT, THE AGREEMENT SHALL AUTOMATICALLY BE EXTENDED FOR ADDITIONAL 30-DAY PERIODS UNTIL TERMINATED, PROVIDED THAT WITH THE SIXTH EXTENSION OR CONTINUATION, AND FOR EACH SUBSEQUENT EXTENSION OR CONTINUATION, THE BORROWER MUST REDUCE THE PRINCIPAL AMOUNT BY AT LEAST 10% OF THE ORIGINAL PRINCIPAL AMOUNT OF THE LOAN, PURSUANT TO 31-1-816, MCA.

Any attempt by a borrower to obtain a replacement certificate of title on a motor vehicle during the active term of this loan may be in violation of 61-3-204 and may be subject to the penalty provisions of 61-3-601.

If a BORROWER fails to pay as agreed in this agreement, the LENDER has the right to take possession of titled property immediately after the first moment of default, and is required to hold said titled property for 20 calendar days pursuant to 31-1-820, MCA. At which time the LENDER has the right to sell said titled property and convey good title to the buyer. If the titled property is sold by the LENDER, any proceeds above the amount owed on the loan, any interest, fees, and reasonable repossession fees, will be paid to the BORROWER. The address of operation for delivery of titled property shall be: **2900 Reserve Street, Missoula, MT 59801 operating M-F 9:00am to 6:00pm and Saturday 9am- 1pm.**

Promissory Note, Loan Agreement and Security Agreement is entered into by and between LENDER and BORROWER on the date set forth above, subject to the terms and conditions stated and any and all representations BORROWER has made to LENDER in connection with the transaction.

_____ init. **BORROWER MAY RESCIND THIS AGREEMENT BY RETURNING TO LENDER IN IMMEDIATELY AVAILABLE FUNDS, THE AMOUNT FINANCED BY 5:00 PM ON THE FOLLOWING BUSINESS DAY AFTER THIS AGREEMENT WAS EXECUTED.**

_____ init. **BORROWER ACKNOWLEDGES RECEIPT OF THIS LICENSEE'S CONSUMER RIGHTS AND RESPONSIBILITIES PAMPHLET PRIOR TO ENTERING INTO THIS LOAN.**

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We do not disclose any nonpublic personal information about our customers or former customers to anyone except our affiliates and non-affiliated third parties working on our behalf as provided by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information and to our affiliates and non-affiliated parties working on our behalf to provide products and services to you, to administer your account, or to collect any money or collateral due us. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard this nonpublic personal information.