

MONTANA TITLE LOAN AGREEMENT

LENDER:

Alpha Omega Consulting Group
 716 Vauxhall Drive
 Nashville, TN 37221
 615-662-9537

CONTRACT DATE 7/23/2008

LOAN NUMBER: TL100

BORROWER:

JT KEEBLAH
 123-55-5555

VEHICLE:

VIN: 1234567891234567
 MAKE: Dodge
 MODEL: Charger
 YEAR: 2003
 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> 267.67%	<i>The cost of your credit as a monthly rate</i> 22.31%	<i>The dollar amount the credit will cost you</i> \$220.00	<i>The amount of credit provided to you or on your behalf</i> \$1,000.00	<i>The amount you will have paid after you have made all payments as scheduled.</i> \$1,220.00	Lien Fees Payment Schedule: 1 @ \$1,220.00 Due on 8/22/2008

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: **8/22/2008**

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	\$1500.00	\$375.00	\$375.00	\$1875.00
Renewal 1	\$1500.00	\$375.00	\$750.00	\$2250.00
Renewal 2	\$1500.00	\$375.00	\$1125.00	\$2625.00
Renewal 3	\$1500.00	\$375.00	\$1500.00	\$3000.00
Renewal 4	\$1500.00	\$375.00	\$1875.00	\$3375.00
Renewal 5	\$1500.00	\$375.00	\$2250.00	\$3750.00

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.

_____ **PROMISSORY NOTE.** BORROWER promises to pay to LENDER in United States currency, the Total of Payments shown above at LENDER's address when due, until the Amount Financed together with accrued and unpaid finance charge has been fully repaid, together with any costs incurred by LENDER in foreclosing upon its lien. Time is of the essence of this Agreement, as is payment of the monetary sums set forth in this document. All monetary sums due hereunder shall be paid without prior demand, notice or claim of set off. In the event of monetary, or non-monetary default, the finance charge shall continue to accrue until the Amount Financed, together with all accrued and unpaid finance charges and costs, is fully repaid.

_____ 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.**