

# INSTALLMENT LOAN AND SECURITY AGREEMENT

Date of Loan:	9/25/2014	VIN#: 1234567890123456	Account Number: 100	Loan Number TL102
Name of Lender	Alpha Omega		Name of Borrower	Calvin Brazier
Street Address			Street Address	1111 11th Ave. South
City, State, Zip			City, State	Nashville, TN 11111
Telephone Number			Date of Birth	1/1/1950 SSN: 111-11-1111

## DISCLOSURES REQUIRED BY FEDERAL TRUTH-IN-LENDING

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total Of Payments</b>
<i>The cost of your credit as a yearly 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>
121.67%	\$50.00	\$500.00	\$550.00

	Number of Payments	Amount of Payment	When Payment(s) are Due
Your payment schedule will be:	1	\$550.00	payment due on starting on 10/25/2014

### Itemization of Amount Financed:

Amount given to you directly	\$500.00	Amount paid on your prior account	\$0.00	Amount paid for lein fee	
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This Promissory Note, Loan Agreement and Security Agreement is entered into by and between the LENDER and Borrower on the date set forth above.

### Promissory Note-Negotiable Paper

FOR VALUE RECEIVED, The undersigned (Whether one or more), jointly and in solido, promise to pay to the order of bearer or creditor stated above, in consideration of a loan made by the Creditor, the undersigned jointly and severally promise to pay solido to the order of the Creditor, at its office, the sum shown as the Total of Payments in consecutive payments as shown above. The Total principal balances according to this contract for the entire term of the loan.

**RATE OF FINANCE CHARGE.** The agreed Rate of Finance Charge Per Year on your loan is the Annual Percentage Rate shown above.

**RIGHT TO PREPAY LOAN.** You can prepay your loan at any time.

**REFUND OF FINANCE CHARGE.** If you prepay your loan in full within five (5) days of the date of the note, you will receive a refund of any finance charges.

**DEFAULT.** If you break any of your promises in this document, you may have to immediately pay all that you owe. If you make a late payment or fail to meet your obligations as agreed in this contract, your information may be reported to credit bureaus.

**LOAN STATEMENT RECEIVED.** If you are a Borrower, you acknowledge receiving a completely filled in Combination Promisory Note and Federal Disclosure Statement.

**STATE LAW.** Federal Law and Nevada law apply to this contract.

**SIGNATURES.** If you agree to be bound by the terms of this Note, please sign your name below. All persons signing this Note will be fully responsible for paying it in full.

**LATE CHARGE.** A late fee of \$15.00 will be charged for any installment payment that remains unpaid 10 days or more after the date of default. Pursuant to subsection 2 of NRS 604A.480.

**NSF CHECK CHARGE.** If any check is returned by the bank because of non-sufficient funds, you agree to pay a charge of \$25.00.

**ACH.** In compliance with the provisions of U.S. law, an ACH transaction may be started on your checking account. You may revoke this permission in writing and give a reasonable time for the ACH to be removed.

**ADDRESS.** Any and all notices will be mailed to you at the last address provided.

**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 AGREEMENT.**

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
Date

\_\_\_\_\_  
LENDER By it's Authorized Representative

\_\_\_\_\_  
Date