This Loan Agreement, Promissory Note, and Security Agreement is entered into by and between Lender/Secured Party and Borrower/Debtor as of the above date, subject to the terms and conditions set forth and any and all representations Borrower has made to Lender in connection with this transaction.

**LOAN AGREEMENT:** You have requested a loan (the "LOAN") in the Amount Financed stated above (the "Principal"). At your specific request, we, as LENDER, do hereby advance to you the Principal amount. To secure repayment of the Principal amount and any and all accrued and/or unpaid Finance Charge (the "Interest") as set forth above, you have granted to LENDER a security Interest in your motor vehicle described above. Provided you do not default in the payment of any monetary sums due under this Agreement or fail to fully perform pursuant to this Agreement, you may retain physical possession, ownership, and use of the motor vehicle. However, should you default in any payment required hereunder, LENDER shall have the absolute right in addition to any and all other remedies provided by law, to foreclose upon the lien which may include the taking physical possession of the motor vehicle regardless of where same may be located and thereafter liquidate the motor vehicle to fully cure and repay the (1) Principal amount advanced hereby, and all accrued, and unpaid interest pursuant to this Agreement, together with (2) all costs or charges incurred by LENDER in foreclosing upon the lien, including the repossession, sale and/or liquidation of the motor vehicle including all costs and attorney's fees to the extent provided by law incurred by LENDER.

By execution hereof, you as BORROWER, in the event of nonpayment or other default, expressly grant LENDER an irrevocable power to act as your attorney-in-fact to execute any and all documents necessary to effect the liquidation of LENDER's lien, including the repossession, sale and/or amount set forth by the installment schedule above when due pursuant to the Promissory Note. Any notice that we as LENDER are required to provide you pursuant to the Agreement and/or the Uniform Commercial Code of the State of South Carolina will be deemed reasonable if sent to you at the address set forth by you at least (10) days before the event with respect to which notice is required. In the event the loan is repaid prior to maturity, the borrower shall pay interest at the rate set forth in Section A.1 for the number of days the loan is outstanding continuation of:

**INTEREST** This is a Simple Interest Loan, early payment will decrease the amount of the finance charge and late payment will increase the amount of the finance charge.

For example: $601.00 x 300 A.P.R. / 365 = $4.94

If this sample loan was paid in 15 days interest owed would be: 15 days x $4.94 = $74.10

**FINANCE CHARGE** The dollar amount the credit will cost you.

**ANNUAL PERCENTAGE RATE** The cost of your credit as a yearly rate.

240.00%

**TOTAL OF PAYMENTS** The amount required to redeem loan on Maturity Date.

$1,600.00

**Payment Schedule**

1 @ $1,200.00

**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 DOCUMENT.**

I, the undersigned, have carefully read the terms and conditions of this contract and agree to them, I, the undersigned, have also read and understand the charges for this loan and agree to them.