| TENNESSEE DEFERRED PRESENTMENT AGREEMENT  This Definered Deposit and Disclosure Agreement (this "Agreement"), the sords" "you? and "you?" or ean the customer and all who have signed as quatomer. The words "we"us" and "our" mean the licensee listed on this Agreement.                                                                                                                                          |                                                                      |                                                                                                                       |                                           |                                                                                                |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------|--|
| greement No. CA101                                                                                                                                                                                                                                                                                                                                                                                                  | Agreement Date:                                                      | 6/4/2015                                                                                                              | Presentr                                  |                                                                                                |  |
| LICENSEE:                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                      | CUSTOMER:                                                                                                             |                                           |                                                                                                |  |
| Alpha Omega                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                      | Calvin Brazier 1111 11th Ave. South Nashville, TN 11111 (111) 111-1111 Social Security Number: 111-11-1111            |                                           |                                                                                                |  |
| FE DERAL TRUTH-IN-LENDING DISCLOSURE                                                                                                                                                                                                                                                                                                                                                                                |                                                                      |                                                                                                                       |                                           |                                                                                                |  |
| ANNUAL PERCENT AGE RATE The cost of your credit as a yearly rate 417.14%                                                                                                                                                                                                                                                                                                                                            | FINANCE CHARGE  The abiliar amount the credit will cost you.  \$8.00 | AMOUNT FINANCE The amount of credit provided to your behalf \$50.00                                                   |                                           | TOTAL OF PAYMENTS  The amount you will have paid after all scheduled payments are made \$58.00 |  |
| PAYMENT SCHEDULE  One payment in the amount of \$58.00 due on 6/18/2015  Prepayment: There will be no rebate of the FINANCE CHARGE if this Deferred Presentment Agreement is prepaid before the Due date.  See the rest of this Agreement for additional information about nonpayment, default, late payment charges and any required repayment before the scheduled Due Date and prepayment refunds and penalties. |                                                                      |                                                                                                                       |                                           |                                                                                                |  |
| The amount stated in the Amount Fina<br>The amount shown above in the FIN<br>A handing charge in the amount of \$20,00 v<br>I hereby advnowledge receipt of these disclor<br>prior to entering into this deferred presentment.                                                                                                                                                                                      | nt agreement. Cust of                                                | mount of cash we are giving you vice fee by Tennessee law and sufficientfunds, stop payment, or accomer's Signature X | u in exchar<br>d not inter<br>ount closed | est. TCA Sec. 45-17-112(b).                                                                    |  |

date, as set out above, before depositing it. In consideration for our cashing and deferred presentment of the check you agree to pay a service fee of \$8 and to cause the check to be paid by your bank on the presentment date.

TRUTH OF APPLICATION: You certify that the information in the Licensee's Information Form is true and correct. You understand that we are relying upon the Information Form and this Agreement. You authorize us to verify this information through any source.

OTHER OUTSTANDING CHECKS: You understand that we cannot accept your check for deferred presentment if you have more than (2) checks outstanding with any deferred presentment service providers or if the total face value of all checks outstanding with any deferred service providers equals or

exceeds \$500.

METHOD OF PAYMENT: You agree that we may deposit the Check on the presentment date if you have not paid us in cash or by cashier's check, money order or other immediately available funds in the amount of the Check before noon on the presentment day.

CONSEQUENCES OF DEFAULT: Should you stop payment on a check or otherwise be in default under this Agreement, we may, at our option exercise

CONSEQUENCES OF DEFAULT: Should you stop payment on a check or otherwise be in default under this Agreement, we may, at our option exercise any of the following remedies: (a) we may charge a return check handling charge authorized by §47-29-102; (b) if payment is not made after written demand, we may go to court and get a judgment against you for the then unpaid amount of your obligations to us. In the event judgment is entered in our favor, we may seek to collect this judgment through all judicial means necessary, including attaching your nonexempt property, or garnisheeing your wages; (c) if we have to go to court to collect the amount you owe us, your signature on this Agreement constitutes your agreement to pay all of our incurred court costs as authorized by §47-29-101(a)(4); (d) if we are advised by your bank or other financial instituation that the Check has been altered, forged, stolen, obtained through fraudulent or illegal means, negotiated without proper legal authority, or represents the proceeds of illegal activity, we are

lorged, stolen, obtained through fraudulent or illegal means, negotiated without proper legal authority, or represents the proceeds of illegal activity, we are required by law to notify the Tennessee District Attorney General for the district in which the check was received, and if the check is returned to us by your bank for any of these reasons, we may not release the Check without the consent of the district attorney general or other investigating law enforcement authority.

RETURNED CHECK CHARGE: If your check is returned to us due to insulficient funds, closed account or a stop payment order we may charge you a \$20.00 returned check handling charge.

I hereby certify that the Licensee shown above has inquired regarding my outstanding checks from other deferred presentment services providers and I certify that I do not have more than two checks outstanding to any deferred presentment service providers and that the total face value of those checks when combined with the face value of the above described check, does not exceed \$500.

I hereby acknowledge that this agreement was completely filled in before I signed, that I have read, understand and agree to all the terms and conditions on the front and back of this agreement, and that I have received a completed copy of this agreement.

Customer Signature Date Licensee Agents Signature Date

ADDITIONAL TERMS OF AGREEMENT
READ CAREFULLY

CUSTOMERS BANK CHARGES: You will not hold Licensee or our agents responsible for depositing any check(s) or for any fees you must pay to
your bank as a result of any check(s) being deposited at your bank or electronically.

GOVERNING LAW: Both this Agreement and the Application were executed at our offices in the State of Tennessee. The Application, the

JURISDICTION AND VENUE OF ANY PERMITTED ACTION ARISING UNDER THIS AGREEMENT.

Judgment upon any award by the arbitrator may be enforced in any court having jurisdiction.

ARBITRATION OF DISPUTES.

Receipt Number CA101

1111 11th Ave. South

Employee Initial here:

Nashville TN 11111

Brazier, Calvin

Transaction

## In the event of any past, present or future claim or dispute (whether based upon contract, tort, statute, common law or equity) between Lender and Pledgor arising from or relating to this Agreement, the relationship that results or the enforceability or scope of this arbitration provision, or any other agreement with Lender executed by Pledgor at any time, either Lender or Pledgor may elect to resolve the claim or dispute by binding

Agreement and this transaction and arrangement with us, shall be governed by and construed and enforced solely in accordance with the laws of the State of Tennessee and any applicable Federal laws. YOU AGREE THAT THE COURTS LOCATED IN THE STATE OF TENNESSEE WILL HAVE EXCLUSIVE

RIGHTS WILL BE LIMITED. NEITHER LENDER OR PLEDGOR SHALL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER PERSONS WITH RESPECT TO OTHER SIMILARILY SITUATED CLAIMS, OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. Even if all parties have opted to litigate a claim in court, Lender or Pledgor may elect arbitration with respect to any claim made by a new party or any new claims later asserted in that laws uit, and nothing undertaken therein shall constitute a waiver of any rights under this arbitration provision.

Pledgor's agreement with Lender involves interstate commerce, and this provision shall be governed by the Federal Arbitration Act (FAA"). The arbitration shall be conducted through, at the option of whoever files the arbitration claim, JAMS or the National Arbitration Forum (\*NAF") in accordance with their procedures in effect when the claim is filed. For a copy of their procedures, to file a claim or for other information contact JAMS at www.jamsadr.com, toll-free at 1-800-352-5287 or NAF at www.arb-forum.com, toll-free at 1-800-474-2371. At Pledgor's written request, Lender will

IF EITHER LENDER OR PLEDGOR ELECT'S ARBITRATION, NEITHER LENDER OR PLEDGOR SHALL HAVE THE RIGHT TO LITIGATE THAT.

CLAIM IN A COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM. PRE-HEARING DISCOVERY RIGHTS AND POST-HEARING APPEAL.

advance any arbitration filing, administrative and hearing fees which Pledgor would be required to pay to pursue a claim or dispute as a result of Lender electing to arbitrate that claim or dispute. Send requests to Lender,..., Attention: Chief Manager. The arbitrator will decide who will ultimately be responsible for paying those fees. In no event will Pledgor be required to reimburse Lender for any arbitration filing, administrative or hearing fees in an amount greater than what Pledgor and Lender's combined court costs would have been if the claim had been resolved in a state court with jurisdiction.

Any arbitration hearing will take place in the federal judicial district where Pledgor resides. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law. If requested by any party, the arbitrator shall write an opinion containing the reasons for the award. The arbitrator's decision will be final and binding except for any appeal rights under the FAA and except that if the amount in controversy exceeds \$100,000.00 any party may appeal the award within thirty (30) days to a three-

arbitrator panel which shall review the award de novo, The costs of such an appeal shall be borne by the appealing party regardless of the outcome.

The rights and obligations of Lender under this arbitration provision shall inure to the benefit of and be binding upon its parent corporations, subsidiaries, affiliates (including, without limitation, Alpha Omega), predecessors, successors, assigns, as well as the officers, directors, agent and employees of each of these entities, and will also inure to the benefit of any third party named as a co-defendant with Lender or with any of the foregoing in a claim which is subject to this arbitration provision. Pledgor's rights and obligations under this arbitration shall inure to the benefit of and be binding upon all persons contractually liable under this Agreement. This arbitration provision shall survive termination of Pledgor Agreement, as well as voluntary payment in full by Pledgor, any legal proceedings by us to collect a debt owed by Pledgor, and any bankruptcy by Pledgor.

See Reverse Side For More Terms and Conditions

Check Maker Check Number Check Amount

We Collect non-public personal information about you as a

Total Cash To You: \$50.00

Customer Privacy Notice

Promo

Alpha Omega

Customer Receipt

Today's date: 6/4/2015

Due Date: 6/18/2015

Referral Discount

Fee

Cash Back

## Consumer or former customer from the following sources: Information we receive from you on applications, loans documents, sales documents, or other form

We do not disclose any nonpublic personal information about our Customers or former customers to anyone,

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain safeguards which restrict access to your non-

· Information about your transactions with us, our affiliates, or others.

Information we receive from a consumer reporting agency.

THANK YOU FOR YOUR BUSINESS!!!!!
Sign here :

except to our affiliates and as permitted by law.

public personal information .

STATEMENTS AS APPLICABLE:

specify a period of 30 days or fewer:

entry items that are returned at the time of collection.

Bank Name

your Checking Account.

CRIME.

- Military Borrower Identification Statement

  Federal law provides important protections to active duty military members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, WE REQUIRE YOU TO SIGN ONE OF THE FOLLOWING

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member):

I AM a dependent of a member of the Armed Forces on active duty because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not

KNOWINGLY MAKING A FALSE STATEMENT ON A CREDIT APPLICATION IS A

financial support for 180 days immediately preceding today's date:

WARNING: IT IS IMPORTANT TO FILL OUT THIS FORM ACCURATELY.

\_\_\_\_\_ [Signature and Date]

\_\_\_ [Signature and Date]

[Signature and Date]

Account No.

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENT
ACH/EFT
Alpha Omega

Unless the authorization in item 4 below is properly and timely revoked there will be a \$20.00fee on any ACH debit

You authorize Alpha Omegaor their servicers and affiliates, to contact you at your place of employment or residence at any

indicated below for the payments that come due each pay period and/or each due date concerning every refinance, with regard to the loan for which you are applying. The Depository Instituation named below, called BANK, will receive and debit such entry to

Routing Number

## You represent that you have not recently filed for bankruptcy and have no present intentions of doing so. 4. You authorize us, Alpha Omega, or our servicer, agent, or affiliate to initate one or more ACH debit entries (for example, at our option, one debit entry may be for the principal of the loan and another for the finance charge) to your Deposit Account

Regions 111111

This authorization becomes effective at the time we make you the loan which you are applying and will remain in full force and

due date of your loan by certified mail. However, if you timely revoke this authorization to effect ACH debit entries you authorize us to prepare and submit one or more checks drawn on your Account on or after the due date of your loan. This authorization to prepare and submit a check on your behalf may not be revoked by you until such time as the loan is paid in full.

You also authorize Alpha Omega or their services and affiliates in the event of default to enter one or multiple debit entries to any account you might have in the future, for up to three years, to collect this loan and all of the accrued interest and fees.

effect until we have received notice of revocation from you by certified mail return receipt and signature requested. It does not authorize us to make debit entries with regard to any other loan. You may revoke this authorization to effect an ACH debit entry to your Account by giving written notice of revocation to us, which must be received no later than 3 business days prior to the

| SIGNATURE    | DATE        |
|--------------|-------------|
| x            | X           |
| PRINT NAME   | LOAN NUMBER |
| X            |             |
| LOAN OFFICER |             |
|              |             |