

INSTALLMENT LOAN AGREEMENT

Lender Alpha Omega Borrower Calvin Brazier 1111 11th Ave. South Nashville, TN 11111						DATE MADE 12/5/2014	
						Loan Number TL101	
						Social Security Number ***-**-****	
DL Number State 111111 TN	Home Phone (111) 111-1111	Work Phone	D.O.B. 1/1/1950	Eyes Purple	Race Other	Height 0'0"	Sex M
Description of Pledged Titled Personal Property.							
Year 2011	Color Black	Make Honda	Model Accord	License No.	VIN 1234567890123456	Title Certificate Number	

FEDERAL TRUTH IN LENDING DISCLOSURE

<u>ANNUAL PERCENTAGE</u>	<u>FINANCE CHARGE</u>	<u>Amount Financed</u>	<u>Total of Payments</u>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments scheduled
<u>11774193.55%</u>	<u>\$1,000,000,000.00</u>	\$100,000.00	\$1,000,100,000.00

SECURITY: Lender will have a security interest in the titled personal property listed above.

PREPAYMENT: If you pay off early, you may be entitled to a refund of part of the finance charge.

Your payment schedule will be:

1 payment of \$1,000,100,000.00 due on 1/5/2015

Itemization of Amount Financed of \$100,000.00

\$100,000.00 Amount given to you directly

\$0.00 Amount paid on your account

Amount paid to Government Official for Lien Fee

\$0.00

\$0.00

I hereby acknowledge receipt of this consumer notification and disclosures prior to entering into this agreement.

Borrower's Signature X

For value received, the undersigned (if more than one, jointly and severally) promise(s) to pay to the order of Alpha Omega, , in installments of the amounts and upon the dates shown in the schedule above. If more than one borrower signs this Loan Note, we may enforce this contract against all, or any, Borrowers, but not in a combined amount greater than the total amount owed. This Loan Note and the Security Agreement below is binding on and enforceable against the Borrower(s) and the Borrower(s)'s heirs and legal representatives. If any installment is not paid in full within five (5) days after its scheduled due date, you will be charged the greater of \$10.00 or \$0.05 per dollar or fraction thereof of the unpaid installment.

You will be in default if (1) you fail to make a payment when due; (2) you furnish or have furnished Lender with false information in connection with this loan; (3) the collateral securing this loan is damaged, lost, transferred or further encumbered; (4) you become bankrupt or die; or (5) the Lender (Secured Party) deems itself insecure. Upon any even of default, the entire balance of this loan, less any credit described below under "Prepayment" will become immediately due and payable in full. If we hire an attorney to collect this loan, you will also be responsible for our reasonable and actual attorney fees and costs. If any check, draft, negotiable order of withdrawal or like instrument given by you in full or partial payment of any of this loan is not paid or is dishonored by the institution upon which it is drawn, you will be

Upon prepayment in full of this loan, you will receive a credit for the unearned portion of the Installment Account Handling Charge computed in accordance with the Rule of 78 as of the applicable scheduled installment date. The applicable scheduled installment date is the scheduled installment date next following the actual date of payment unless the payment is made on a scheduled installment date in which case it is the date of payment.

SECURITY AGREEMENT: To secure the repayment of this loan and future loans, you grant to lender (Secured Party) a security interest under the Tennessee Uniform Commercial Code in the collateral described above and more particularly described on the attached Exhibit A, together with all accessions to and proceeds from that collateral and the proceeds of any insurance covering that collateral.

REPOSSESSION AND SALE: If you default, Secured Party may take possession of the collateral and sell it. If the sale price of the collateral exceeds the unpaid debt, you will receive the excess.

OWNERSHIP AND USE OF COLLATERAL: The collateral is free of liens and encumbrances. All accessories on any motor vehicle collateral are considered part of the vehicle. You will not sell or use the collateral illegally. Loss of or injury to the collateral shall not relieve you of your obligations to Secured Party.

SECURED PARTY'S OTHER RIGHTS: Secured Party shall have all rights and remedies under the Tennessee Uniform Commercial Code. Secured Party may waive a default without waiving a future default.

APPLICABLE LAW: This loan is made under and is subject to the provisions of the Tennessee Industrial Loan Law, Tennessee Code Annotated, Title 45, Chapter 5.

X
Borrower's Signature

X
Lender's Signature