

MOTOR VEHICLE TITLE PLEDGE AGREEMENT

PLEDGOR'S NAME RON W JONES							DATE MADE 11/14/2005			
Pledgor's Address 1015 EAST BOBBY COURT MILLERSVILLE MO 37072-							Social Security Number 545-45-4544			
DL Number	State	Home Phone	Work Phone	D.O.B.	Eyes	Race	Height	Weight	Sex	
07130748	MO	(615) 855-1999	615-662-9537	4/24/1958	brown	White	White	White	M	
Lender Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537							Maturity Date 12/14/2005			
Description of Pledged Titled Personal Property.							Amount Financed The amount of credit provided to you or on your behalf. \$1,000.00			
Year	Color	Make	Model	License Number		Finance Charge The dollar amount the credit will cost you. \$220.00				
1992	blue	buick	century			Total of Payments The amount required to redeem loan on Maturity Date. \$1,220.00				
Vehicle Identification Number 32132132132132112			Title Certificate Number				Annual Percentage Rate The cost of your credit as a yearly rate. 264.00%			
SECURITY: Lender will have a security interest in the titled personal pledged property listed above.							Payment Schedule 1 @ \$ 1220			
PREPAYMENT: If you pay off early, you will not be entitled to a refund of part of the finance charge.							Interest + Fee = Finance Charge/Minimum Pmt \$200.00 + \$20.00 = \$220.00			
ADDITIONAL INFORMATION: See your contract for any additional information concerning nonpayment and default and prepayment refunds or penalties.										
Itemization of the Amount Financed of \$1,000.00		Amount given to you directly \$1,000.00		Amount Refinanced \$1,000.00						
I hereby acknowledge receipt of these disclosures prior to entering into this pledge agreement.										
Pledgor's Signature X _____										

Pledgor and Lender agree as follows:

1. Lender agrees to make this Loan to Pledgor, and Pledgor hereby gives Lender a security interest in the Vehicle listed above to secure repayment of the Loan (including interest, fees, and applicable reimbursements).
2. Lender shall keep possession of the Certificate of Title for the Vehicle during the term of this Agreement, and Lender shall note its lien on the Certificate of Title. If the Tennessee Secretary of State fails upon request to note the Lender's lien on the Certificate of Title for the Vehicle, because of either a defect in the Certificate of Title or the existence of another lien, such failure will constitute an immediate default by Pledgor under this Title Pledge Agreement.
3. Pledgor has the exclusive right to redeem the Certificate of Title by repaying the Loan of money in full (including interest, fees and applicable reimbursements) and by complying with this Title Pledge Agreement.
4. When the Certificate of Title is redeemed, the Lender shall release the security interest in the Vehicle and return to the Pledgor the Certificate of Title for the Vehicle.
5. If Pledgor fails to redeem the Certificate of Title at the end of the original 30 day agreement period, or at the end of any 30 day renewal, or if Pledgor defaults in any obligation pursuant to this Agreement, Lender shall have the right and be allowed to take possession of the Vehicle. In taking possession, Lender may proceed without judicial process if this can be done without breach of the peace, or, if necessary, may proceed by action to obtain judicial process. Lender may assess and collect, as reimbursement, a repossession charge not to exceed the actual amount charged by any company (s), attorney (s), and/or contractor (s) to repossess the Vehicle and to deliver the Vehicle to Lender.
6. Pledgor covenants and agrees as to the following matters which relate to inspection rights and any repossession of the Vehicle by Lender:
 - (a) Upon any failure by Pledgor to redeem the Certificate of Title at the end of the original 30 day Agreement period (or at the end of any 30 day renewal, as the case may be), or upon any default by Pledgor in any obligation under this Agreement at any time, Pledgor shall immediately remove all personal property from the Vehicle and deliver possession of the Vehicle to the Lender at Lender's place of business. If Pledgor does not deliver the vehicle upon default, Pledgor shall provide Lender with access to the Vehicle and shall make the Vehicle available to Lender at a place reasonably convenient to both parties for purposes of both inspection and repossession. Pledgor grants to Lender permission, exercisable immediately and at any time thereafter, to go upon the property of Pledgor (or any other premise) for the purpose of making repossession;

(b) All information furnished by the Pledgor to Lender in connection with this transaction is true and correct, and no such information is false or misleading in any respect;

(c) Pledgor agrees to give Lender at least one day=s advance notice of any of the following: (i) any change in Pledgor=s home telephone number; (ii) any change in Pledgor=s work telephone number; (iii) any change in Pledgor's home address; (iv) any change in Pledgor's place of employment; or (v) any change in Pledgor=s job status (for example, loss of job).

For the purpose of Sections 5 and 6 above, the term a Lender shall be deemed to include Lender and Lender's employees, agents, and independent contractors.

7. After taking possession of the Vehicle, Lender shall retain possession of the Vehicle and the Certificate of Title for a twenty (20) day holding period.

(a) If, during the twenty (20) day holding period, Pledgor pays the repossession fee and redeems the Vehicle and Certificate of Title by paying all outstanding principal, interest, customary fees, and applicable reimbursements Pledgor shall be given possession of the Vehicle and Certificate of Title without further charge.

(b) If Pledgor fails to redeem the Vehicle and the Certificate of Title during the twenty (20) day holding period, then Pledgor shall thereby forfeit all right, title, and interest in and to the Vehicle and Certificate of Title to Lender, who shall thereby acquire an absolute right of title and ownership to the Vehicle. Lender shall then have the sole right and authority to sell or dispose of the unredeemed Vehicle.

8. This Title Pledge Agreement will be automatically renewed for successive 30 day periods, unless one of the following has occurred;

(a) Pledgor has redeemed the Vehicle Certificate of Title by paying all principal, interest, customary fees and applicable reimbursements due in accordance with this Agreement and the Tennessee Title Pledge Act; or

(b) Pledgor has surrendered possession, title and all other interest in and to the Vehicle and the Certificate of Title to the Lender;

(c) Lender has notified Pledgor in writing that this Title Pledge Agreement is not to be renewed; or

(d) there is a default by Pledgor of any obligation pursuant to this Title Pledge Agreement.

9. Lender shall have no recourse against Pledgor for the Loan or related charges other than Lender's right to take possession of the Vehicle and the Certificate of Title upon Pledgor's default or failure to redeem, and to sell or otherwise dispose of the Vehicle in accordance with the provisions of the Tennessee Title Pledge Act. This provision shall control over any provision to the contrary contained in this Agreement, or any related document.

10. Pledgor covenants, represents and warrants to Lender as follows:

(a) Pledgor owns good title to the Vehicle, the Certificate of Title for the Vehicle is valid in all respects, and the Vehicle is unencumbered;

(b) All information furnished by the Pledgor to Lender in connection with this transaction is true and correct, and no such information is false or misleading in any respect;

(c) Pledgor agrees to give Lender at least one day=s advance notice of any of the following: (i) any change in Pledgor's home telephone number; (ii) any change in Pledgor's work telephone number; (iii) any change in Pledgor's home address; (iv) any change in Pledgor's place of employment; or (v) any change in Pledgor's job status (for example, loss of job).

The covenants, representations, and warranties of Pledgor described above shall constitute obligations of Pledgor under this Title Pledge Agreement. Any failure to perform or fulfill any of these obligations shall constitute an immediate default by Pledgor under this Title Pledge Agreement.

11. Upon Lender=s providing Pledgor with ten (10) days written notice, Pledgor shall bring the Vehicle to Lender's place of business for the purpose of inspection and/or re-appraisal of the Vehicle. Pledgor shall bring the Vehicle during normal business hours of Lender. Any failure to comply with this section shall constitute an immediate default by Pledgor under this Title Pledge Agreement.

12. All rights and remedies of Lender under this Title Pledge Agreement shall be cumulative. The failure of Lender to exercise any right or remedy available under this Title Pledge Agreement, any other document, or applicable law, shall not be a waiver of Lender's right or rights to exercise any such right or remedy at any later time or upon any subsequent default.

13. Time is of the essence of this Title Pledge Agreement. The provisions of this Title Pledge Agreement shall be binding upon and inure to the benefit of the parties hereto, their heirs, legal representatives, successors and assigns.

14. This Title Pledge Agreement constitutes the entire agreement of the parties with respect to the subject matter hereof and may be modified or amended only by an instrument in writing signed by both parties.

15. Where appropriate in the context in this Agreement, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

16. This Title Pledge Agreement shall be governed by and construed in accordance with the Tennessee Title Pledge Act, notwithstanding any provision to the contrary contained in this Agreement. If and to the extent that any such provision would otherwise be deemed to be contrary to applicable law, such provision shall automatically be deemed amended or deleted to the extent necessary to comply with applicable law. The provisions of this Agreement are declared to be severable, such that the invalidity or unenforceability of any provision of any document shall not affect the validity or enforceability of the remaining provisions.

I, the undersigned, have carefully read the terms and conditions of this agreement and agree to them.

Lender's Signature

Pledgor's Signature

X _____

X _____