

MOTOR VEHICLE TITLE PLEDGE AGREEMENT

PLEGOR'S NAME RON W JONES							DATE MADE 11/14/2005	
Title Pledge Lender Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537							Loan Number TL15R	
							Social Security Number 545-45-4544	
DL Number _State 07130748 MO	Home Phone (615) 855-1999	Work Phone 615-662-9537	D.O.B. 4/24/1958	Eyes brown	Race White	Height 5'6"	Weight	Sex M
Description of Pledged Titled Personal Property.								
Year 1992	Color blue	Make buick	Model century	License No.	VIN 32132132132112	Title Certificate Number		

FEDERAL TRUTH IN LENDING DISCLOSURE

<u>ANNUAL PERCENTAGE RATE</u>	<u>FINANCE CHARGE</u>	<u>Amount Financed</u>	<u>Total of Payments</u>
The cost of your credit as a yearly rate. 264.00%	The dollar amount the credit will cost you. \$220.00	The amount of credit provided to you or on your behalf. \$1,000.00	The amount you will have paid after you have made all payments scheduled \$1,220.00

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

PREPAYMENT: If you pay off early, you will not be entitled to a refund of part of the finance charge.

ADDITIONAL INFORMATION: Pledgor agrees to be liable for reasonable attorney fees and all court cost of collection.

Itemization of the Amount Financed of \$1,000.00	Amount given to you directly \$1,000.00	Amount Refinanced \$1,000.00	Maturity Date 12/14/2005
I hereby acknowledge receipt of this consumer notification and disclosures prior to entering into this pledge agreement.			Payment Schedule 1 Payment @ \$1,220.00

Pledgor hereby gives the Lender a security interest in the pledged titled personal property for the repayment of the above set out Amount Financed, receipt of which is hereby acknowledged, plus the FINANCE CHARGE set out above, plus any other lawful charges. Pledgor agrees that Pledgor is indebted to Lender for the Total of payments.

THIS AGREEMENT IS

TITLE PLEDGE AGREEMENT. In return for loan of money from Lender, Pledgor agrees to give Lender a security interest in unencumbered title personal property owned by Pledgor. Pledgor agrees for Lender to keep possession of the certificate of title. Pledgor shall have the exclusive right to redeem the certificate of title by repaying the loan in full and by complying with this agreement. Lender shall retain physical possession of the certificate of title for the entire length of this agreement but shall not be required to retain physical possession of the titled personal property at any time .When the certificate of title is redeemed , Lender shall release the security interest in the titled personal property and return the personal property certificate to the Pledgor. 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 thereof Lender shall be allowed to lawfully and without breach of the peace without judicial process or through judicial process to take possession of the titled personal property. After taking possession of the titled personal property, Lender shall retain possession of the titled personal property for a twenty (20) day holding period . If, during the twenty (20) day holding period, Pledgor pays the repossession fee, and redeems the titled personal property and certificate of title by paying all outstanding principal, Interest, and customary fees, Pledgor shall be give possession of the titled personal property. If Pledgor fails to redeem the titled personal property and certificate of title during the twenty (20) day holding period, Pledgor shall thereby forfeit all right, title, and interest in and to the titled personal property and certificate if title to the Lender who shall thereby acquire an absolute right of title and ownership to the titled personal property.

Lender shall then have the sole right and authority to sell or dispose of the unredeemed titled personal property. Pledgor agrees to maintain the pledged titled personal property in good working order and assume the entire responsibility of all damages due to the operation of the titled personal property including but not limited to repairs, judgements, suits, court costs and any expenses, including any attorney's fees, that may be incurred by the use or recovery of the titled personal property. Pledgor agrees not to use said titled personal property in violation of any statute or ordinance , or for hire, and will not without express permission of Lender permanently remove said titled personal property from the state in which the Pledgor resides on the date hereof. Said titled Personal property will be kept at Pledgor's residence address as stated above and Pledgor will notify Lender promptly in any change in the location of the said residence. The parties of this agreement can renew this agreement for additional thirty (30) day periods.

Alpha Omega Consulting Group, Inc.

Pledgor's Signature

By _____

X _____

Title _____