MOTOR VEHICLE TITLE PLEDGE AGREEMENT

Title Pledge Lender	**Pledgor**	DATE MADE 11/29/2006
ALPHA OMEGA CONSULTING GROUP 716 VAUXHALL DRIVE NASHVILLE, TN 37221 615-662-9537	Ronnie C Johnson 1015 East Concord Avenue Goodlettsville, TN 37072	Loan Number TL202

DL Number _State	Home Phone	Work Phone	D.O.B.	Eyes	Race	Height	Weight	Sex
077636262 TN	(615) 855-1192	615-662-9537	4/24/1958	Brown	White	5'6"		M

Description of Pledged Titled Personal Property.

Year	Color	Make	Model	Body Style	License No.	VIN	Title Certificate Number
2000	Black	BMW	735i	2 D	486JDW	12345678912345678	88251024

FEDERAL TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	***FINANCE CHARGE***	Amount Financed	Total of Payments
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
120.00%	***$100.00***	$1,000.00	$1,100.00

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: See your contract for any additional information concerning nonpayment and default and prepayment refunds or penalties.

Maturity Date 12/29/2006

Payment Schedule 1 Payment @ $1,100.00

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 this consumer notification and disclosures prior to entering into this pledge agreement.

Pledger's Signature X _____

Interest + Fee =	Finance Charge/Minimum Pmt
$100.00 + $0.00 =	$100.00

In this Agreement the word "Pledgor" means the above customer and all who have signed as pledgor. The words "Title Pledge Lender" mean ALPHA OMEGA CONSULTING GROUP.

Address any consumer complaints to: Department of Financial Institutions, Consumer Resources Division 511 Union Street, Suite 400 Nashville, Tennessee 37219 Phone: 800-778-4215 or 615-253-2023

(A) THIS LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS. (B) YOU SHOULD USE THIS LOAN ONLY TO MEET SHORT-TERM CASH NEEDS. (C) YOU WILL BE REQUIRED TO PAY ADDITIONAL INTEREST AND FEES IF YOU RENEW THIS LOAN RATHER THAN PAY THE DEBT IN FULL WHEN DUE. (D) THIS LOAN IS A HIGHER INTEREST LOAN. YOU SHOULD CONSIDER WHAT OTHER LOWER COST LOANS MAY BE AVAILABLE TO YOU. (E) YOU ARE PLACING AT RISK YOUR CONTINUED OWNERSHIP OF THE PERSONAL PROPERTY THAT YOU ARE PLEDGING FOR THIS LOAN, INCLUDING YOUR MOTOR VEHICLE, IF THAT IS THE PROPERTY PLEDGED. (F) IF YOU FAIL TO REPAY THE FULL AMOUNT OF THIS LOAN ON OR BEFORE THE END OF THE MATURITY DATE OR RENEWAL OF THE LOAN, THE TITLE PLEDGE LENDER MAY TAKE POSSESSION OF THE PROPERTY PLEDGED AND SELL THE PROPERTY IN THE MANNER PROVIDED BY LAW. (G) IF YOU ENTER INTO A TITLE PLEDGE AGREEMENT OR PROPERTY PLEDGE AGREEMENT, YOU HAVE A LEGAL RIGHT OF RESCISSION. THIS MEANS YOU MAY CANCEL YOUR CONTRACT AT NO COST TO YOU BY RETURNING THE MONEY YOU BORROWED BY THE NEXT BUSINESS DAY AFTER THE DATE OF YOUR LOAN. (H) IF THE TITLE PLEDGE AGREEMENT OR PROPERTY PLEDGE AGREEMENT IS LOST, DESTROYED OR STOLEN, YOU SHOULD IMMEDIATELY SO ADVISE THE TITLE PLEDGE LENDER IN WRITING.

PLEDGOR _____ **By:** _____