Loan Agreement, Promissory Note and Security Agreement

Lender: Alpha Omega
,

Borrower(s): Calvin Brazier
1111 11th Ave. South
Nashville, TN 11111

Date of Loan 6/4/2015
Contract Number CA101

DISCLOSURES REQUIRED BY FEDERAL TRUTH IN LENDING

ANNUAL PERCENTAGE RATE *The cost of your credit as a yearly rate*	***FINANCE CHARGE*** *The dollar amount the credit will cost you*	*AMOUNT FINANCED* *The amount of credit provided to you or on your behalf*	*TOTAL OF PAYMENTS* *The amount you will have paid after you have made all payments as scheduled*
417.14%	*$8.00*	*$50.00*	*$58.00*

Your payment schedule will be:

1 payment of $58.00 due on 6/18/2015

Late Charge: Any payment not paid in full on or before the 10th day after the scheduled payment date on this contract shall be subject to a late fee not to exceed the greater of 5% of the payment amount or $7.50.

Prepayment: If you pay off this loan early you will not have to pay a penalty and will be entitled to a refund of a portion of the Finance Charge.

Please see the remainder of this document for additional information about nonpayment, default and any required repayment in full before the scheduled date.

Itemization of Amount Financed of $50.00

$50.00	Amount given to you directly
$0.00	Amount paid on your account
$0.00	Prepaid Finance Charge

In this Loan Agreement, Promissory Note and Security Agreement (this "Loan Agreement"), we, our, us, and Lender means Alpha Omega , with a mailing address of , . CSO means , a company registered with Texas Secretary of State as a credit services organization, whose address is . You and your mean the borrower and any co-borrower under this Loan Agreement. Credit Services Agreement means the Credit Services Agreement and Security Agreement you have entered into with CSO. Loan means the loan from Lender to you under this Loan Agreement.

This Loan Agreement, Promissory Note and Security Agreement (Loan Agreement) is executed by and between BORROWER and LENDER on the date set forth above.

1. Promise to Pay. For value received, BORROWER hereby promises to pay LENDER, according to the Payment Schedule shown above and in immediately available United States currency, the total amount of $50.00 until the full amount of the principal and fees, including any late fees, has been repaid. All sums due hereunder shall be paid without prior demand, notice or claim of set off and shall be paid at the address where this Loan Agreement was executed. BORROWER, without penalty, has the right to pay the Loan Agreement in full or in part with no additional charge.

2. Right to Rescind. BORROWER may rescind this loan on or before the close of business on the third business day following the date this Loan Agreement was executed. To rescind the loan, BORROWER must deliver to LENDER, at the address where this Loan Agreement was executed, either (i) the original check which LENDER gave to BORROWER to fund this loan; or (ii) a sum of money, in cash or certified funds, equal to the amount of the loan proceeds disbursed to BORROWER.

3. Any payment not paid in full on or before the 10th day after the scheduled payment date on this contract shall be subject to a late fee not to exceed the greater of 5% of the payment amount or $7.50.

4. BORROWER'S Representations and Warranties. BORROWER represents and warrants that BORROWER has the right to enter into this Loan Agreement, is at least 18 years of age, and understands that no credit insurance is offered with this Loan Agreement. BORROWER is not a debtor under any proceeding in bankruptcy and BORROWER has no intention to file a petition for relief under any chapter of the united states bankruptcy code. BORROWER also represents that the information submitted in this loan application in connection with the CSO-CAB agreement and this loan agreement is up to date, true, correct and complete, include, without limitation, representation that borrower IS NOT a regular or reserve member of the army, navy, air force, marine corps, or coast guard, serving on active duty under a call or order that does not specify a period of THIRTY (30) days or fewer, or a dependant of such a member. BORROWER understands that the CSO-CAB and the lender are relying upon that information.

5. Interest Calculation; Payment Applications. Interest under this Loan Agreement will be calculated on a simple interest basis and shall accrue at a daily rate of 1/365th of the annual rate of (365.00%) multiplied by the unpaid balance for each day that any amount remains due to LENDER. Interest shall continue to accrue after the scheduled maturity of this Loan Agreement on any balance that remains unpaid. All payments shall be applied first to any costs due LENDER and allowed by law, then accrued interest, and finally to the unpaid principal amount.

6. Event of Default. The following constitute events of default under this Loan Agreement: (a) BORROWER fails to keep any of BORROWER'S promises under this Loan Agreement, including but not limited the promise to pay pursuant to this Loan Agreement; (b) any representation or information given to LENDER by BORROWER is false or misleading; or (c) BORROWER cancels its agreement with a third-party CSO (as defined herein) which has agreed to guarantee BORROWER'S loan.

7. LENDER'S Rights in the Event of Default. Upon the occurrence of any event of default, LENDER may at its option, do any one or more of the following: (a) declare the whole outstanding balance due under this Loan Agreement due and payable at once and proceed to collect it; (b) exercise all other rights, powers and remedies given by law; (c) recover from BORROWER all charges, costs, and expenses, including all collection costs and reasonable attorney's fees incurred or paid by LENDER in exercising any right, power or remedy provided by this Loan Agreement or by law; and/or (d) assign any and all LENDER'S interest in and to this Loan Agreement to a third party, thereby vesting in such third party all rights, powers and privileges of LENDER hereunder. The LENDER or any assigned third party Collection Agency may not threaten or pursue criminal charges against the BORROWER related to a check or other debit authorization provided by the BORROWER as security for a transaction in the absence of forgery, fraud, theft or other criminal conduct. Any delay by LENDER in exercising any or all of these rights shall not be a waiver of such rights.

8. Use of Credit Service Organization. BORROWER acknowledges and understands that a fee paid to a CSO for arranging the loan (though required to be treated as a finance charge for the purposes of federal law disclosures as shown above) is for a separate service and not interest for the purposes of Texas law. BORROWER hereby authorizes LENDER to share personal and credit information about BORROWER with CSO.

9. General, (a) BORROWER agrees to pay LENDER a returned check fee of $30.00 each time a check given by BORROWER and accepted by LENDER is not honored for any reason, notwithstanding the forgoing LENDER shall not be under any obligation to accept a check for any payment; (b) if more than one BORROWER executes this Loan Agreement, each BORROWER will be jointly and severally liable; (c) time is of the essence of this Loan Agreement; (d) the parties agree that BORROWER should not be charged under this Loan Agreement more than the highest rate of interest and fees which lawfully may be charged by LENDER and that should any amount be paid to LENDER in excess of such legal rate, such excess shall be deemed to have been paid in reduction of the principal balance of the Loan Agreement and/or an overpayment which LENDER shall be entitled to refund, without penalty, upon notice of overcharge from BORROWER to LENDER; and (e) this Loan Agreement constitutes the entire Loan Agreement between the parties and no other agreements, representations or warranties other than those stated herein shall be binding unless reduced in writing and signed by both parties.

10. Assignment LENDER may assign or transfer any or all of its rights, title and interest under this Loan Agreement at its discretion. BORROWER may not assign or transfer BORROWER'S rights under this Loan Agreement without the prior written consent of LENDER.

11. Governing Law; Enforceability. This Loan Agreement shall be construed, applied and governed by the laws of the State of Texas, office of consumer credit commissioner 2601 N. Lamar Blvd. Austin, TX. 78705 (1-800-538-1579) and specifically Section 302.001 of the Texas Finance Code. The unenforceability of invalidity of any portion of this Loan Agreement shall not render unenforceable or invalid the remaining portions hereof.

12. Prepayment: You may prepay this loan in full at any time and will not incur any additional charge, fee, or penalty. Furthermore, you may also cancel this Loan without incurring any costs. To cancel this Loan Agreement, you need to (1) timely cancel the CSO Agreement and (2) return the amount given to you at closing or paid on your prior loan account with us within (3) days after the date you sign the Loan Agreement. Upon cancellation, we will rebate and refund the interest we earned.

13. : You separately contracted with CSO-CAB to provide you credit services, which include helping you obtain a loan and issuing a letter of credit to lender on your behalf, and you agreed to pay CSO a fee for those services. Neither CSO-CAB, nor any of its affiliates (collectively ""), is owned by, operated by, or affiliated with Lender. does not have authority to make or renew loans. Call or write Texas Office of the Consumer Credit Commissioner for credit information or assistance with credit problems, 2601 N. Lamar Blvd., Austin, Texas 78705. 800-538-1579. you understand that the fee you agreed to pay to CSO-CAB for arranging this Loan (though required to be treated as a finance charge for purposes of federal law disclosures) is for a separate service and is not interest for purposes of Texas law.

14. Correspondence with Lender: Unless otherwise directed in writing, all correspondence concerning this Note, including communications after default or bankruptcy of the borrower, must be directed by Lender, in care of CSO, at the following address and telephone numbers: PHONE: FAX: .

15. Important Information about Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, we obtain, verify, and record information that identifies each person who opens an account. This means that when you open an account with us, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver license or other identifying documents.

Borrower(s): Calvin Brazier

16. Arbitration Agreement.

ATTENTION BORROWER(S):

READ THIS ARBITRATION AGREEMENT. IF YOU DONT REJECT IT IN ACCORDANCE WITH PARAGRAPH (a) BELOW, IT WILL BECOME PART OF THIS LOAN AGREEMENT AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY IN WHICH YOU OR LENDER WILL RESOLVE ANY CLAIM WHICH YOU OR LENDER HAVE AGAINST EACH OTHER NOW OR IN THE FUTURE.

This Arbitration Agreement describes when and how a Claim (as defined below) arising under or related to this Loan Agreement, Promissory Note and Security Agreement (the "Loan Agreement") between BORROWER and LENDER may be arbitrated. Arbitration is a method of resolving disputes in front of one or more neutral persons, instead of having a trial in court in front of a judge and/or jury. It can be a quicker and simpler way to resolve disputes. As solely used in this Arbitration Agreement, the term LENDER means the Lender identified at the top of this Agreement, its parent companies, wholly or majority-owned subsidiaries, affiliates, commonly-owned companies, management companies, successors, assigns and any of their shareholders, employees, officers and directors. For purposes of this Arbitration Agreement, these terms also mean any third party providing any goods and services in connection with the origination, servicing and collection of the Loan Agreement (or any prior loan or loans LENDER provided to BORROWER) if such third party is named as a party by BORROWER in any lawsuit between BORROWER and LENDER. For the purposes of this Arbitration Agreement, the words "BORROWER" and "BORROWERS" mean each and every borrower who signs the Loan Agreement.

IF THE LENDER AND/OR THE CSO-CAB COMPANY HAVE NOT BEEN NOTIFIED IN WRITING OF INTENTION TO INITIATE ARBRITRATION AND/OR THE BORROWER IS IN DEFAULT OF THE LOAN AND/OR CAB AGREEMENT PER THE EXPLANATION OF THE DEFAULT TERMS THEREIN, THEN THE LENDER AND/OR CSO-CAB COMPANY AND/OR THEIR AFFILIATES MAY INITIATE THE RIGHT TO REPOSSESS AND/OR COLLECT ALL AMOUNTS DUE PER THE LOAN AND CAB AGREEMENTS. THIS INCLUDES THE RIGHT TO PROCURE THE VEHICLE AND/OR DEBIT THE BORROWER'S ACCOUNT AND TO SELL THE VEHICLE IN ORDER TO OBTAIN THE FUNDS TO SATISFY THE LOAN AND/OR FEES AND INTEREST ASSOCIATED WITH THE LOAN AND CAB AGREEMENTS. THE COLLECTION PROCESS WILL NOT CEASE UNLESS A WRITTEN AGREEMENT TO INITATE ARBRITRATION PROCEEDINGS HAS BEEN AGREED UPON BY ALL PARTIES INVOLVED. THE BORROWER GIVES FULL PERMISSION FOR THE LENDER, CSO-CAB COMPANY AND/OR THEIR AFFILIATES TO PROCEED WITH COLLECTIONS IF THE BORROW'S LOAN IS IN DEFAULT. NO PRIOR ARBRITRATION OR NOTIFICATION IS NEEDED TO PROCEED WITH COLLECTIONS AGAINST BORROWER.

a. Your Right to Reject: If BORROWER doesn't want this Arbitration Agreement to apply, BORROWER may reject it by mailing LENDER a written rejection notice which contains all of the following:

- The date and account number of the Loan Agreement.
- The names, addresses and phone numbers of each BORROWER.
- A statement that all of BORROWERS reject the Arbitration Agreement of the Loan Agreement.

The rejection notice must be sent to LENDER at: Alpha Omega , . A rejection notice is only effective if it is signed by all of BORROWERS and if LENDER receives it within fifteen (15) days after the date of the Loan Agreement. If BORROWER rejects this Arbitration Agreement, that will not affect any other provision of the Loan Agreement or the status of the Loan Agreement. It will also not affect any prior arbitration agreement between BORROWER and LENDER which will remain in full force and effect. If BORROWER doesn't reject this Arbitration Agreement, it will be effective as of the date of the Loan Agreement.

b. What Claims Are Covered: "Claim" means any claim, dispute or controversy between BORROWER and LENDER that in any way arises from or relates to the Loan Agreement. "Claim" has the broadest possible meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). Subject to paragraph (f) below, it also includes disputes about the validity, enforceability, arbitrability or scope of this Arbitration Agreement or the Loan Agreement. For purposes of this Arbitration Agreement, "Claim" also means any claim, dispute or controversy between BORROWER and LENDER that in any way arises from or relates to any prior loan or loans BORROWER obtained from LENDER. The term "Claim" shall not mean, however, LENDER'S right to seek possession of the collateral securing this Loan Agreement by the use of self-help repossession, or its right to thereafter liquidate the collateral pursuant to law. Further, LENDER will not choose to arbitrate an individual Claim that BORROWER brings against LENDER in small claims court or BORROWER'S state's equivalent court, if any. But if that Claim is transferred, removed or appealed to a different court, LENDER will then have the right to choose arbitration. This Arbitration Agreement, if not rejected by BORROWER under paragraph (a) above, will super cede any prior arbitration agreement between BORROWER and LENDER that would otherwise be applicable.

c. How Arbitration Is Started: Either BORROWER or LENDER may require any Claim to be arbitrated. Arbitration is started by giving written notice to the other party of the intent to start or to compel arbitration. This notice may be given before or after a lawsuit has been started over the Claim or with respect to other Claims brought later in the lawsuit. The notice may be in the form of a motion or petition to compel arbitration. Arbitration of a Claim must comply with this Arbitration Agreement and, to the extent not inconsistent or in conflict with this Arbitration Agreement, the applicable rules of the arbitration Administrator.

d. Choosing the Administrator: The party requiring arbitration must choose one of the following arbitration organizations as the Administrator: American Arbitration Association ("AAA"), 335 Madison Avenue, New York, NY 10017, (800) 778-7879 (www.adr.org) or National Arbitration Forum ("NAF"), P.O. Box 50191, Minneapolis, MN 55405, (800) 474-2371 (www.arb-forum.com). In all cases, the arbitrator(s) must be a lawyer with more than 10 years of experience. If for any reason the chosen organization is unable or unwilling or ceases to serve as the Administrator, the party requiring arbitration will have 20 days to choose a different Administrator consistent with the requirements of this Arbitration Agreement.

e. Court and Jury Trials and Class Actions Prohibited and Other Limitations on Legal Rights: If arbitration is chosen with respect to a Claim, all of the following apply:

- There will be no right to try that Claim in court.
- There will be no jury trial on that Claim.
- Limited discovery will be permitted pursuant to the arbitration rules of the Administrator and/or this Arbitration Agreement.
- LENDER and BORROWER are prohibited from participating in a class action in court or class-wide arbitration with respect to that Claim (the "Class Action Waiver"). This means that neither LENDER nor BORROWED can be a representative or member of any class of claimants or act as a private attorney general in court or in arbitration with respect to that Claim. This also means that the arbitrator has no power or authority to conduct any class-wide arbitration.

- Claims brought by or against one Borrower (or Co-Borrower) may not be joined or consolidated in the arbitration with Claims brought by or against any other borrower who obtained a different loan (the "Consolidation Waiver"). This also means that the arbitrator has no power or authority to conduct any consolidated arbitration.
- Except as allowed by this Arbitration Agreement and the Federal Arbitration Act, the arbitrator's decision will be final and binding.
- Other rights that BORROWER or LENDER would have in court may also not be available in arbitration.

f. Effect of Class Action and Consolidation Waivers: Regardless of anything else in this Arbitration Agreement, the validity and effect of the Class Action Waiver and/or Consolidation Waiver must be determined only by a court and not by an arbitrator or by any policies or procedures of the Administrator. If a court limits or voids the Class Action Waiver and/or Consolidation Waiver in a proceeding involving BORROWER and LENDER, then this entire Arbitration Agreement (except for this sentence) shall be null and void. Nothing in this paragraph (f) shall affect the right of any party to appeal any invalidation or no enforcement of the Class Action Waiver and/or Consolidation Waiver.

g. Location of Arbitration: Any arbitration hearing must take place at a location reasonably convenient to BORROWER'S residence.

h. Cost of Arbitration: Each Administrator charges fees to administer arbitration proceeding and the arbitrator also charges fees. This includes fees not charged by a court. If either LENDER or BORROWER require a Claim to be arbitrated, BORROWER may tell LENDER in writing that BORROWER can't afford to pay the fees charged by the Administrator and the arbitrator or that BORROWER believe those fees are too high. If BORROWER'S request is reasonable and in good faith, LENDER will pay or reimburse BORROWER for all or any part of the fees charged to BORROWER by the Administrator and/or arbitrator to the extent such fees exceed filing fees that BORROWER would be required to pay if the Claim had been brought in court. LENDER will always pay the fees if applicable law requires LENDER to or if a court requires such payment in order for this Arbitration Agreement to be enforced. LENDER will not ask BORROWER to pay or reimburse LENDER for any fees LENDER pays the Administrator or arbitrator. Each party must pay the expense of that party's attorneys, experts and witnesses, regardless of which party prevails in the arbitration, unless applicable law, this Arbitration Agreement and/or the Loan Agreement gives a party the right to recover any of those fees from the other party.

i. Governing Law: This Arbitration Agreement is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. (the UFAA"), and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator is authorized to award all remedies permitted by the substantive law that would apply if the action were pending in court (including, without limitation, punitive damages, which shall be governed by the Constitutional standards employed by the courts). At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

j. Right to Discovery: In addition to the parties' rights to obtain discovery pursuant to the arbitration rules of the Administrator, either party may submit a written request to the arbitrator to expand the scope of discovery normally allowable under the arbitration rules of the Administrator. The Arbitrator shall have discretion to grant or deny that request.

k. Arbitration Result and Right of Appeal: Judgment upon the award given by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA. However, if the amount of the Claim exceeds $100,000 or the arbitration award grants or denies any claim for injunctive relief, any party can appeal the award to a three-arbitrator panel administered by the Administrator which shall reconsider any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Agreement to "the arbitrator" shall mean the panel of arbitrators if an appeal of the arbitrator's decision has been taken. Subject to applicable law, costs of such an appeal will be borne by the appealing party regardless of the outcome of the appeal. However, LENDER will consider any good faith, reasonable request for LENDER to pay all or any part of those fees if BORROWER is the appealing party and LENDER will pay those fees to the extent necessary for this Arbitration Agreement to be enforced.

l. Rules of Interpretation: This Arbitration Agreement shall survive the repayment of all amounts owed under the Loan Agreement (or any prior loan(s) obtained by BORROWER from LENDER), the termination, cancellation or suspension of credit privileges under the Loan Agreement, any repossession of the Collateral, any legal proceeding, and any bankruptcy by BORROWER, to the extent consistent with applicable bankruptcy law. If any portion of this Arbitration Agreement (other than the Class Action and Consolidation Waivers referred to in paragraph (f)) is deemed invalid or unenforceable, it shall not invalidate the Loan Agreement (or any prior loan(s) obtained by BORROWER from LENDER) or the remaining portions of this Arbitration Agreement. In the event of a conflict or inconsistency between this Arbitration Agreement, on the one hand, and the applicable arbitration rules or the other provisions of the Loan Agreement, on the other hand, this Arbitration Agreement shall govern.

m. Breach of Arbitration Agreement: If LENDER or BORROWER fail to submit to arbitration following a proper demand to do so, that party shall bear all costs and expenses, including reasonable attorney's fees, incurred by the other party compelling arbitration.

X ______________________________
BORROWER

X ______________________________
LENDER
By its authorized representative

X ______________________________
BORROWER

Borrower(s): Calvin Brazier

Alpha Omega

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENT

1. IF YOU AUTHORIZE Alpha Omega OR OUR SERVICERS TO AUTOMATICALLY WITHDRAW LOAN PAYMENTS FROM THE BANK ACCOUNT IDENTIFIED BELOW ("DEPOSIT ACCOUNT"), YOU MUST FILL IN YOUR BANK NAME,

TRANSIT/ABA NO, AND DEPOSIT ACCOUNT NUMBER IN ITEMS 6A, 6B AND 6C BELOW, AND SIGN WHERE INDICATED BY THE (X) BELOW.

2. YOU AUTHORIZE Alpha Omega OR OUR SERVICERS TO CONTACT YOU AT WORK OR HOME AT ANY TIME UP TO 9:00 PM, YOUR LOCAL TIME, REGARDING YOUR LOAN.

3. YOU REPRESENT THAT YOU HAVE NOT FILED FOR BANKRUPTCY IN THE LAST YEAR AND HAVE NO PRESENT INTENTIONS OF DOING SO.

4. DEMAND UPON DEFAULT; If you break any of the covenants or representations contained within this Agreement, we may accelerate this loan and demand that you immediately pay all amounts due and owing, including, but not limited to, principal, interest and fees. You agree to waive notice of our intent to demand or actual demand for immediate payment of the accelerated balance.

5. BY SIGNING BELOW, YOU AUTHORIZE Alpha Omega, or our servicers or agents, to initiate an ACH debit entry to your Deposit Account indicated below for any scheduled payment that comes due with regard to the loan for which you are applying. The Depository Institution named below, called BANK, will receive and debit such entry to your Deposit Account. This Authorization Agreement does not constitute a security interest in or to the Deposit Account, but is merely your authorization for us or our servicers to debit the account.

A. Bank Name: Regions ______________

B. Transit/ABA No.______ ________________

C. Deposit Account No. 111111 ____________

6. This Authorization becomes effective at the time we fund the loan for which you are applying and will remain in full force and effect until we have received written notice of termination from you in such time and in such manner as to afford us a reasonable opportunity to act on your notice. You authorize us to initiate a debit entry to your Deposit Account to pay all sums owed under the Loan Agreement on the date the loan comes due or any later time.

PRINT NAME: Calvin Brazier

SIGNATURE (X) ____ DATE 6/4/2015

BY SIGNING ABOVE, YOU ACKNOWLEDGE READING AND AGREEING TO THE STATEMENTS IN ITEMS 2, 3, 4 AND 5, AND THE AUTHORIZATION IN ITEM 6.

Military Borrower Identification Statement

Federal law provides significant protections to active duty members of the United States Armed Forces and their dependants. To ensure that these protections are provided to eligible applicants, we require you to SIGN ONE OF THE FOLLOWING STATEMENTS AS APPLICABLE;

I AM a regular or reserve member of the United States Army, Air Force, Navy, Marine Corps or Coast Guard, serving on active duty under an order that does not specify a period of 30 days or less.

If the above statement is true and correct sign here. ____________________

I AM dependant of a member of the United States Army, Air Force, Navy, Marine Corps or Coast Guard, serving on active duty under an order that does not specify a period of 30 days or less.

If the above statement is true and correct sign here. ____________________

I AM NOT a regular or reserve member of the United States Army, Air Force, Navy, Marine Corps or Coast Guard, serving on active duty under an order that does not specify a period of 30 days or less (or a dependant of such a member).

If the above statement is true and correct sign here. ____________________

It is significantly important to complete this form accurately. Knowingly making false statements on a credit application can be considered a criminal action.

Borrower(s): Calvin Brazier

"Notice of Cancellation"

I may cancel this contract, without any penalty or obligation, within three days after the date the contract is signed. If I cancel, any payment made by me under this contract will be returned within 10days after the date of receipt by the seller of this cancellation notice. To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or other written notice, to: at . CSO-CAB must receive the funds you borrowed in the form of cash or cashier's check and this notice no later than midnight on (6/7/2015).

I hereby cancel this transaction.

_______________ ____

Date **Customer Signature**

"Notice of Cancellation"

I may cancel this contract, without any penalty or obligation, within three days after the date the contract is signed. If I cancel, any payment made by me under this contract will be returned within 10days after the date of receipt by the seller of this cancellation notice. To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or other written notice, to: at . CSO-CAB must receive the funds you borrowed in the form of cash or cashier's check and this notice no later than midnight on (6/7/2015).

I hereby cancel this transaction.

______________ ______________________________

Date **Customer Signature**

Credit Access Business Privacy Policy

In the course of doing business with this Credit Services Organization ("CSO") and Credit Access Business ("CAB"), CUSTOMER shares non-public personal and financial information with CSO-CAB. CSO-CAB treats the information as confidential and recognizes the importance of protecting CUSTOMER from unauthorized uses of CUSTOMER'S personal information. CSO-CAB is committed to maintaining the privacy and confidentiality of CUSTOMER'S information. Accordingly, CSO-CAB has adopted a privacy policy in accordance with federal regulations. CSO-CAB collects personal information that CUSTOMER provides to CSO-CAB or CSO-CAB's application forms, and through information CSO-CAB obtains over the course of CUSTOMER'S business relationship with CSO-CAB. The information may include name, address, phone numbers, e-mail addresses, Social Security number, names of family members, assets, account balances, investments and current or prior tax information and other information. CSO-CAB may also collect information from consumer reporting agencies. CSO-CAB does not sell CUSTOMER'S personal information to any third parties. CSO-CAB does not disclose CUSTOMER'S personal information to third parties unless:

- CUSTOMER has given CSO-CAB authorization to disclose the information.
- It is necessary to process a transaction or service CUSTOMER'S account(s), or
- As otherwise required or permitted by law.

CSO-CAB maintains physical, electronic, and procedural safeguards to protect CUSTOMER'S personal information. CSO-CAB limits access to CUSTOMER'S personal information to those employees who need to know the information in order to provide CUSTOMER with appropriate service.

Credit Access Business Disclosure Statement

In this CAB Disclosure Statement; I, me, my, we, us, and our mean the Borrower, jointly and severally if more than one, and their respective heirs, personal representatives, successors, and assigns. You, your and yours means the Special Limited Agent of the Lender, the Credit Service Organization ("CSO") and/or Credit Access Business ("CAB"), licensed as Alpha Omega , its successors and assigns, and any other holders of this agreement.

WHAT IS THE PURPOSE OF THIS DISCLOSURE? Chapter 393 of the Texas Finance Code, the regulatory code for credit services organizations and credit access businesses, requires a customer to receive a disclosure statement before entering a contract for credit access services or paying any fees or other considerations. We are a credit access business, licensed and examined by the State of Texas - Office of Consumer Credit Commissioner under Chapter 393 of the Texas Finance Code.

"WHAT IS THE DESCRIPTION AND COST OF CAB SERVICES? When I enter into a Credit Access Service Contract with you, for a fee of 0 (the "CSO/CAB Fee"), you agree to use your best efforts to do the following: (1) arrange for me a multi-payment loan for a term not to exceed 45 days at a rate of interest of 10% per annum from a third-party lender (the "Loan"); (2) assist me in preparing and completing the information and documents that the third- party lender requires me to submit in order to obtain a Loan; and (3) accept payment of amounts due under the Loan and forward same to lender. Additionally, if I obtain a Loan, I will guarantee my payment obligations under the Loan, not to exceed the principal, fees and interest owed at time of default. Unless I cancel the Credit Access Services Contract within 3 business days from the date it is signed, your CSO/CAB Fee is earned on the day I receive and accept a loan and receive the funds from the loan. I will not owe you, or be charged a CSO/CAB Fee if you are not able to arrange a loan for me.

You will not grant me a loan directly. As set forth above, one of your obligations will be to use your best efforts to help me obtain a loan from a third-party lender at a rate of interest of 10% per annum. YOU ARE NOT A LENDER OR A FIDUCIARY OF THE THIRD-PARTY LENDER. ANY THIRD-PARTY LOAN YOU ARRANGE FOR MY BENEFIT MAY NOT BE AT THE BEST AVAILABLE RATES OR TERMS. I AM FREE TO LOOK ELSEWHERE FOR A MORE FAVORABLE RATE. I AM NOT OBLIGATED TO ACCEPT A LOAN ARRANGED BY YOU. IF I DO NOT ACCEPT A LOAN ARRANGED BY YOU, I WILL NOT OWE YOU ANY FEE.

WHY CONSENT TO ELECTRONIC COMMUNICATIONS? The following terms and conditions govern electronic communications in connection with this Contract. By signing this Contract, I am confirming that I have agreed to the terms and conditions of the Consent and that I have either been provided a printed copy by you, or have downloaded and printed a copy of this Consent for my records. I further agree that:

Any notices, records or other type of disclosure information provided to me in connection with my transaction with you, including but not limited to, this Disclosure Statement or a Credit Access Services Contract should I choose to enter into one; loan agreements with third-party lenders, Truth in Lending disclosures set forth in such loan agreements with third-party lenders, this Consent, change-in-term notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, state mandated brochures and disclosures, and any transaction information (""Communications""), may be sent to me electronically by posting the information at your web site, or by sending it to me via e-mail. You will not be obligated to provide any Communication to me in paper form.

I may obtain a copy of any Communication by contacting you at , or by calling you at . I also can withdraw my consent to ongoing electronic communications in the same manner, and ask that any communications be sent to me in paper or non-electronic form. If I choose to receive Communications in paper or non-electronic form, you may elect to terminate this Contract.

In oder to receive electronic communications in connection with this transaction, I will have access to a working Internet connection, and I agree that my browser will support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet through HS encryption capabilities. Netscape 4.7 and above and Microsoft Internet Explorer 5.0 and above support this feature. I will also need either a printer connected to my computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). To download transaction information into Quicken or Microsoft Money, I will need the equipment and software required by their respective operating instructions. You do not provide ISP services. I must have my own Internet service provider. You may amend (add to, delete or change) these terms by providing you with advance notice.

BY SIGNING THIS DISCLOSURE STATEMENT, I AM CONFIRMING THAT: (a) MY SYSTEM MEETS THE REQUIREMENTS SET FORTH ABOVE; (b) I AGREE TO RECEIVE COMMUNICATIONS ELECTRONICALLY; AND (c) I AM ABLE TO ACCESS AND PRINT OR STORE INFORMATION PRESENTED

WHAT ARE MY CREDIT FILE RIGHTS? A consumer has certain rights under the Fair Credit Reporting Act (15 U.S.C.A. § 1681 et seq.) and Chapter 20 of the Texas Business Commerce Code. Under the Fair Credit Reporting Act, a consumer has the right to obtain a copy of their credit file from a consumer credit reporting agency. The consumer may be charged a reasonable fee not to exceed eight dollars ($8). However, there is no fee if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help the consumer interpret the information in their credit file. The consumer has a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither the consumer nor any credit repair company or credit access business has the right to have accurate, current, and verifiable information removed from the consumer's credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from the consumer's report if it is over seven years old. Bankruptcy information can be reported for 10 years. If the consumer has notified a credit reporting agency in writing that they dispute the accuracy of information in their credit file, the consumer credit reporting agency must then reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents the consumer has concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to the consumer's satisfaction, the consumer may send a brief statement to the consumer credit reporting agency to keep in their file, explaining why they think the record is inaccurate. The consumer credit reporting agency must include the consumer's statement about disputed information in any report it issues about the consumer.

The consumer has a right to cancel the Credit Access Services Contract for any reason within three (3) business days from the date the consumer signed it. If for any reason the consumer does cancel the Credit Access Services Contract during this time, the consumer does not owe any money to the CAB. The consumer has a right to sue a credit access business if it misleads them.

ARE THERE OTHER FORMS OF COMMUNICATION? In addition the Electronic Communications set forth above, I hereby agree as follows: All correspondence by or about me to you concerning the Credit Access Services Contract, including communications should Igo into default or bankruptcy, will be directed to you at the following address and telephone number: Alpha Omega . By electronically signing the Credit Access Services Contract, I authorize you, to contact me by electronic mail, by telephone, or by using automated telephone dialing equipment and artificial/pre-recorded voice or text messages at any telephone number I have provided to you, whether through your website, on my loan application or otherwise, for any lawful purpose, including, without limitation, contacting me in order to (a) obtain information necessary to service or collect on my account, and (b) notify me about important issues regarding my account.

WHAT IS YOUR PRIVACY POLICY? This policy replaces any privacy policy previously delivered to me or appearing on your website, any transaction agreement, application, loan document or any other document previously delivered to me. If there are conflicts between this Policy and any other policy you have delivered to me, the terms of this Policy shall control until revised.

Alpha Omega is serious about protecting your privacy. This notice is provided to you on behalf of Alpha Omega and their respective subsidiaries and affiliates. All information transmitted, printed or otherwise submitted to you by me shall be deemed to be your property and you shall be free to use such information for any lawful purpose described herein, and for other purposes as required or permitted by law.

Please read this Privacy Policy carefully:

This notice provides important information about the way Alpha Omega collects, shares, and protects my information. This privacy policy applies to anyone who applies for or uses your products or services, or visits your websites, including, but not limited to, current and former customers. You must notify me about your sharing practices when we establish a customer relationship and each year while Iam a customer. A customer relationship begins when I obtain a financial product or service from you. A customer relationship terminates when I pay off a transaction in full.

Information You Can Collect From Me: I agree that you can collect personally identifiable information, including, but not limited to, non-public personal information, as well as other types of personally identifiable information from me and from other sources as described herein (collectively, "My Information"). Your primary goal in collecting My Information is to provide me with efficient, accurate, and customized financial products and services. My Information also helps you personalize and improve my customer experience with you.

How You Can Use My Information: You can use my information to:

- To provide me with products and services I request;
- Offer me additional products or services, from you or from others, that may be of interest to me;
- Comply with all reporting and other legal requirements;
- Enhance my experience at your websites;
- Process payments and update account records;
- Analyze customer demographics, payment histories, and preferences;
- Conduct statistical analyses; and provide your advertisers with editorial or feedback information.
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- Conduct statistical analyses; and
- Provide your advertisers with editorial or feedback information.

Share My Information: I agree that Alpha Omega may share or sell my information with any other Alpha Omega Related Companies (collectively, its "Affiliated Companies") and with other companies with whom any Alpha Omega Related Company does business ("Non-Affiliated Third Parties") as permitted by law and described in this Privacy Policy. Affiliated Companies and Non-Affiliated Third Parties may use My Information for any legal purpose, including, but not limited to, developing and promoting new or joint products, improving existing products and services, and contacting me to offer products and services that may be of interest to me. You may also disclose My Information, as described above, to companies who perform services on your behalf or to other financial institutions with which I may have joint marketing agreements.

Alpha Omega may also disclose my information to Affiliated Companies and Non-Affiliated Third Parties that provide services to you ("Service Providers"). You may contract with service providers to perform certain functions on my behalf. Examples include database providers who assist in identity verification, credit scoring companies, magazine publishers, retailers, and direct marketers. Their access is limited only to the personal data needed to perform their functions, and only for the purpose of performing those functions, and they are prohibited from using or disclosing My Information for other purposes. You may also release my information if it becomes necessary for compliance with the law or to protect the rights, property, or safety of your websites, your users, or third parties. In addition, you may reserve the right to use and disclose My Information that is not in individually identifiable form as you would deem appropriate in your sole discretion.

Furnishing Negative Information About Me: YOU MAY REPORT INFORMATION ABOUT MY ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON MY ACCOUNT MAY BE REFLECTED IN MY CREDIT REPORT.

Automatic Information and Cookies From Me: You may receive and store certain types of information whenever Iinteract with your websites. You may use "cookies" to obtain certain types of information when my web browser accesses your websites and when I login, such as: my name and my email address. Cookies are pieces of information that are transferred to my computer's hard drive via my web browser. They allow you to provide me with a more convenient and personalized shopping experience by recording information about my preferences.

My Right to Limit the Sharing of My Information: I have the right to direct Alpha Omega to not share My Information with its Affiliated Companies and/or Non-Affiliated Third Parties (i.e. "Opt-Out"). Please note that even if I Opt-Out, Alpha Omega may still share My Information with its Affiliated Companies and Non-Affiliated Third Parties as permitted or required by law. Also, Alpha Omega may share information it collects regarding its transactions and experiences with me with its Affiliated Companies. Alpha Omega may also share all information it collects about me with Affiliated Companies and Non-Affiliated Third Parties: to facilitate providing your services to me, to administer your business, in order to receive services from those companies, as permitted under joint marketing agreements, and as otherwise permitted or required by law.

Alpha Omega is delivering this notice to me on behalf of itself and all other Alpha Omega Related Companies. You may limit how Alpha Omega Affiliated Companies use My Information Alpha Omega shares with them. Federal law gives me the right to limit some but not all marketing from Alpha OmegaAffiliated Companies. I may limit Alpha Omega Affiliated Companies from marketing their products or services to me based on My Information that they receive from Alpha Omega. This information includes my income, my account and payment history, and my credit history, report or score.

Opt-Out Information and Notice: To limit Alpha Omega sharing of My Information with Affiliated Companies and Non-Affiliated Third Parties, as described above, I can contact you on the web: or email:

Unless you hear from me, you can begin sharing my information thirty (30) days from the date you first deliver this Notice to me. However, I may still Opt-Out at any time by contacting you. Once you receive my Opt-Out request, you will stop sharing this information as soon as reasonably practicable. My Opt- Out request will remain in effect until I notify you otherwise in writing.

How You Protect My Information: You can restrict access to my information from those employees who do not need to know that information to provide products or services to me. You will maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard My Information.

Your Right to Contact Me: You reserve the right to contact me regarding my account status and changes to subscriber agreements, your privacy policy, or any other policies or agreements relevant to me. By visiting your websites, I understand and agree that you may contact me at the phone number or email address I provide to you through your websites or on my transaction agreements, applications, loan documents or any other document to assist me with your product or to discuss other products and services that a Alpha Omega Related Company may provide for me.

You Do Not Collect Data From Children: The information and services provided to you or by your affiliates, sponsors, and advertisers, are not intended to be viewed by children (under 18 years old). No information collected from children is knowingly collected or used for any purpose whatsoever, including marketing and promotional purposes, either inside or outside Alpha Omega Related Companies.

Your Right to Change This Policy: You reserve the right to change this policy at any time by either providing me a revised copy of the policy, or notifying me of the existence and location of the new or revised privacy policy.

WHAT IF I AM AN ACTIVE MEMBER OF THE ARMED FORCES? I understand that you must comply with 10 U.S.CA §987 et seq. and Texas Finance Code § 393.625, which provides important protections to active duty members of the Armed Forces and their dependents. To ensure that you comply with these regulations it is required that I notify you if 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 specify a period of 30 days or fewer; or, 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 are an individual for whom the member proved more than one-half of your financial support for 180 days immediately preceding the date of this Contract.

________**Yes, Iam active duty military or a dependent of active duty military.**

________**No, Iam not active duty military or a dependent of an active duty military**

For more information, includinginformation about additional rights, Ican go to http://www.ttc.gov/creditor Imay write to: Consumer Response Center, Room 130-A, Federal Trade Commission,600 Pennsylvania Ave. N.W., Washington D.C. 20580.

I (WE) ACKNOWLEDGE RECEIPT OF: A COPY OF THIS CREDIT SERVICES DISCLOSURE STATEMENT, OCCC CONSUMER DISCLOSURES PRIOR TO THIS AGREEMENT, AND THE PRIVACY POLICY.

BORROWER SIGNATURE My signature below indicates my confirmation that I confirm I have read and agree to the terms and conditions noted above on the Agreement Form. ____