

CREDIT SERVICES AGREEMENT

Credit Services Organization:	Customer: TIFFANY JONES 155 WINDWARD WAY TESTCITY, TN 37221
Agreement Number: TL205	Date of Agreement: 10/7/2008
CSO Fee: \$0.00	Finance Charge: \$108.25
Amount Financed: \$1,082.48	Total of Payments: \$1,190.73
Payment Due Date: 1/5/2009	

This CSO Agreement sets forth the terms and conditions of my relationship with you for my receipt of credit services from you. **I understand that you are registered in Texas as a credit services organization under Chapter 393 of the Texas Finance Code. You are not a lender in this transaction or a fiduciary of a lender. You cannot promise that a third-party lender will extend credit to me. Instead, a third-party lender independently makes all credit decisions. Your credit services and any loan you arrange may not be at the best or lowest rates. I may shop elsewhere for credit services and extensions of credit. Description of your credit services.** For good and valuable consideration set forth below, you agree to use your best efforts to (1) arrange a single-installment loan with a principal amount not to exceed \$ 1082.48, a term not to exceed thirty-seven (37) days, and an interest rate not to exceed 10.00% per annum; (2) assist me in preparing and completing the information and documents that a third-party lender requires me to submit in order to obtain a loan; and (3) if approved by you, issue a letter of credit to assist me in obtaining a loan. These credit services will be performed from the date of this CSO Agreement until: (1) you notify me that you will not be able to issue a letter of credit on my behalf; (2) the date that any loan is paid in full; (3) the date that I cancel this CSO Agreement if allowed by law; or (4) the date that the letter of credit is paid in full if drawn upon.

Cost of your credit services. I agree to pay you a fee (the "CSO Fee") in the amount of \$ 0.00 per \$100.00 of the Amount Financed (the Amount Financed is shown at the beginning of this CSO Agreement), calculated on a pro rata basis for the actual Amount Financed. Unless I cancel this CSO Agreement within three (3) days and return in cash or certified funds the Amount Financed, your CSO 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 fee unless you are able to arrange a loan for me. I agree you may deduct the CSO Fee out of the loan proceeds I receive from the lender. **Other charges.** In the event of default on the letter of credit, I agree to pay your reasonable attorneys fees if this CSO Agreement and the letter of credit is referred to an attorney for collection, regardless of whether legal proceedings are actually filed, and all costs and disbursements. I agree that past due amounts I owe you may bear interest at the rate of 10.00% per annum, subject to legal limits. **The CSO Fee is not interest.** For Federal Truth-in-Lending Act purposes, however, the CSO Fee is required to be included in the Finance Charge calculation disclosed with any loan in a third-party lender's loan agreement with me. As an example, if I wish to receive a cash loan in the amount of \$100 payable in 30 days with interest at 10.00% per annum, and I finance within the loan a \$28.00 lien fee and the CSO fee being charged to you, the Amount Financed of such a loan is \$128.00, the Finance Charge is \$34.32, which consists of interest in the amount of \$1.32 and a CSO Fee of \$33.00, the Annual Percentage Rate is 326.2188%, and the Total of Payments is \$162.32. I understand that although the CSO Fee is disclosed as part of the Finance Charge for purposes of compliance with the Federal Truth-in-Lending Act, the CSO Fee is not interest.

Terms of the letter of credit. I agree that I have applied to you as an applicant ("Applicant") for a letter of credit to ensure my payment of a third-party loan. As an Applicant, I request you as issuer to issue your letter of credit in favor of a third-party lender as beneficiary (the "Beneficiary") pursuant to Title I, Chapter 5 of the Texas Business and Commerce Code in an amount not to exceed principal, interest, late charge, and dishonored item fee, as applicable, on the loan that you arrange for me. Payment under the letter of credit is conditioned on presentment by the Beneficiary to you of the Beneficiary's sight draft and drawing certificate stating that my loan secured by your letter of credit is in default and remains outstanding. The letter of credit will expire one (1) year from the date of the loan that you arrange for me. All matters pertaining to the letter of credit may be documented in properly authenticated electronic form including, without limitation, issuance of the letter of credit, presentations, drawings, drafts, certificates, and other communications between you and the Beneficiary related to this letter of credit. I instruct you to pay the Beneficiary's sight drafts up to the maximum amount of the letter of credit upon presentment to you of documentation complying with the conditions set forth above. I understand that you are not responsible for determining the accuracy of any statement made by the Beneficiary and that your duty is strictly to pay upon proper presentment of the required documents.

CSO authority. I authorize you to: (1) call me during reasonable hours at home or work to remind me when my payment is due on any loan; (2) exchange nonpublic personal information about me with the lender until any extension of payment or letter of credit arranged under this CSO Agreement is paid in full; (3) receive and remit payments on behalf of me and the lender; (4) communicate with me in the event of default on the loan as allowed by law including calling me, communicating with me in writing or via email, or communicating with my personal contacts whom I identified in my credit services and loan application (my "Application") to acquire location information; and (5) act as special, limited agent for the lender in connection with the handling of the loan.

Assignment. You may transfer or assign any of your rights, titles, and interests under this CSO Agreement at your sole discretion. I may not transfer my rights under this CSO Agreement without your prior written consent.

Miscellaneous. Your principal place of business is in Davidson County, Texas. Your agent in Texas authorized to receive service of process is: I acknowledge and agree that I have received a copy of your Disclosure Statement and Privacy Notice either on this date or within the last 12 months.

Credit Information & Reporting. I authorize you to obtain my credit report from any consumer reporting agency. I understand that my failure to satisfy my obligations to you under this CSO Agreement or the letter of credit can result in you reporting negative credit information about me to the lender or to a consumer reporting agency. I agree to provide you new or updated information if any information contained in my Application changes. I acknowledge and agree that you and any lender may rely on my Application for any current or future credit services and extensions of credit.

Communications. By signing this CSO Agreement, I authorize you to send me commercial electronic mail messages at the email address listed in my Application and text messages to my cell phone.

Borrower(s): TIFFANY JONES

Default. I will be in default if any of the following happens: (1) I fail to make any payment when due; (2) any representation or statement made or furnished to you by me or on my behalf is false or misleading in any material respect either now or at the time made or furnished; or (3) I die or become insolvent, or any proceedings commenced either by me or against me under any bankruptcy or insolvency laws.

Savings clause. No part of this Agreement, nor any charge or receipt by you, is intended to permit you to impose any amount in excess of lawful amounts. If an unlawful excess occurs, you will apply it as a credit or otherwise refund it, and the rate or amount involved will automatically be reduced to the maximum lawful rate or amount. To the extent permitted by law, for purposes of determining your compliance with the law, you may calculate charges by amortizing, prorating, allocating, and spreading.

Interstate commerce. You and I agree that the transaction represented by this CSO Agreement involves interstate commerce for all purposes.

Governing law. This CSO Agreement shall be governed by the laws of the State of Texas, except that the Arbitration Provision shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

Right to Proceed Against Surety Account You have filed a surety account in the amount of \$10,000 with the Texas Secretary of State under Chapter 393 of the Texas Finance Code. Under Chapter 393, the surety is in favor of (1) the State of Texas for the benefit of a person damaged by a violation of Chapter 393 or (2) a person damaged by a violation of Chapter 393. A person making a claim for a violation of the Chapter may file suit against the principal and surety on this bond. The aggregate liability of the surety for damages arising from a violation of the Chapter may not be less than the amount paid to you, plus reasonable attorney's fees, and court costs awarded under Section 393.503 of the Texas Finance Code. The aggregate liability of surety to all persons damaged may not exceed the amount of the bond. The surety bond must be maintained until the second anniversary of the date in which you cease operations.

Name and Address of the Surety Company that issued the Surety Account.

Statement as to the Availability of Nonprofit Credit Counseling Services. I may want to consider other sources to obtain credit services. There are numerous local and national nonprofit credit counseling organizations, which may be found in my local telephone directory. For example, the National Foundation for Credit Counseling (1-800-388-2227) is a national network of nonprofit centers, dedicated to helping people learn how to budget better and use credit wisely.

My Fair Credit Reporting Act and Texas Business and Commerce Code Rights. I have certain rights under the Fair Credit Reporting Act (15 U.S.C. Section 1681 et seq.) and Chapter 20 of the Texas Business and Commerce Code. I have a right to review information maintained about me in a file by a consumer reporting agency, as provided by the Fair Credit Reporting Act. I am entitled to a free file disclosure if a person has taken adverse action against me because of information in my credit report and I request the file disclosure from the consumer reporting agency not later than the 30th day after the date on which the agency receives notice that I have been denied credit. Accurate information cannot be permanently removed from the files of a consumer reporting agency. If I am not entitled to a free file disclosure as discussed above, I may still obtain a copy at any time from the consumer reporting agency for a minimal charge. I have the right to dispute directly with a consumer reporting agency the completeness or accuracy of an item contained in the consumer's file maintained by the agency. When consumer information becomes obsolete a consumer reporting agency is prevented from issuing a report containing obsolete information.

Entire agreement. This CSO Agreement is the entire agreement between you and me relating to the subject matter of this CSO Agreement. No modification of this CSO Agreement shall be effective unless in writing and signed by you and me. If any provision of this CSO Agreement is determined to be invalid or unenforceable, such provisions shall be reformed if practicable so as to achieve its intended purpose(s) and shall not in any way affect the remaining provisions of this CSO Agreement.

Warning. Your credit services and any loan by a third-party lender are NOT intended to meet long-term financial needs. This transaction should only be used to meet immediate short-term cash needs. Repeated or frequent use can create serious financial hardships. I should evaluate the costs and benefits of all alternatives before entering into this CSO Agreement. Other forms of short-term credit services or loans that may be less expensive include credit services from another credit service organization, a loan from another institution or from family or friends, a credit card cash advance, an account with overdraft protection, or a salary advance.

I NOTE THAT THIS CSO AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION THAT WILL SUBSTANTIALLY AFFECT MY RIGHTS WITH RESPECT TO ANY DISPUTES WITH YOU. I ACKNOWLEDGE THAT I HAVE READ, UNDERSTAND, AND AGREE TO THE ARBITRATION PROVISION.

I ACKNOWLEDGE RECEIPT OF A COPY OF (1) A SEPARATE CREDIT SERVICES ORGANIZATION DISCLOSURE STATEMENT (the Disclosure Statement and Privacy Notice) WHICH I READ AND EXECUTED BEFORE EXECUTING THIS CSO AGREEMENT OR PAYING ANY FEE OR OTHER CONSIDERATION; (2) THIS CSO AGREEMENT WITH ALL NECESSARY SPACES COMPLETED AND TWO ATTACHED NOTICES OF CANCELLATION; AND (3) ANY OTHER DOCUMENT THAT I HAVE BEEN REQUESTED TO SIGN. I HAVE READ, UNDERSTAND, AND AGREE TO ALL OF THE PROVISIONS OF THIS CSO AGREEMENT, INCLUDING THE NOTICES OF CANCELLATION, AUTHORIZATION FOR AUTOMATED CLEARING HOUSE (ACH) DEBITS, ARBITRATION PROVISION, AND DISCLOSURE STATEMENT AND PRIVACY NOTICE.

I AGREE TO THE TERMS OF THIS CSO AGREEMENT AND ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS CSO AGREEMENT, INCLUDING THE NOTICES OF CANCELLATION, AUTHORIZATION FOR AUTOMATED CLEARING HOUSE (ACH) DEBITS, ARBITRATION PROVISION, DISCLOSURE STATEMENT AND PRIVACY NOTICE.

I UNDERSTAND THAT THE ARBITRATION PROVISION WILL SUBSTANTIALLY AFFECT MY RIGHTS WITH RESPECT TO ANY DISPUTES WITH YOU UNLESS I FOLLOW THE PROCEDURE TO REJECT ARBITRATION.

I VOLUNTARILY AGREE TO BE BOUND BY THE ARBITRATION PROVISION.

I, THE CUSTOMER, MAY CANCEL THIS CONTRACT AT ANYTIME BEFORE MIDNIGHT OF THE THIRDDAY AFTER THE DATE OF THE TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR THE EXPLANATION OF THIS RIGHT.

By: _____

Names: _____

Title: _____

Borrower

Arbitration Agreement

CUSTOMER SHOULD READ THIS ARBITRATION AGREEMENT. IF CUSTOMER DOESN'T REJECT IT IN ACCORDANCE WITH PARAGRAPH (A) BELOW, IT WILL BECOME PART OF THIS CSO AGREEMENT AND HAVE A SUBSTANTIAL IMPACT ON THE WAY IN WHICH THE PARTIES TO THE CSO AGREEMENT RESOLVE ANY CLAIM WHICH THEY 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 Credit Services Agreement (the "CSO Agreement") between myself and 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. I agree that as solely used in this Arbitration Agreement, the terms " , "CSO," "you" or "your" means not only " d/b/a ", but also 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 this CSO Agreement, or any prior credit services agreements executed by me, if such third party is named as a party by me in any lawsuit between myself and . For the purposes of this Arbitration Agreement, the words "I," "me," "my," and "myself" means each and every customer who signs this CSO Agreement.

- a. **My Right to Reject:** If I don't want this Arbitration Agreement to apply, I agree that I may reject it by mailing " a written rejection notice which contains all of the following:

**The date and agreement number of this CSO Agreement.
The names, addresses and phone numbers of each Customer hereunder.
A statement that each Customer rejects the Arbitration Agreement of this CSO Agreement.**

I understand that the rejection notice must be sent to : , . I understand that a rejection notice is only effective if it is signed by all customers and if receives it within fifteen (15) days after the date of this CSO Agreement. I understand that if I reject this Arbitration Agreement that will not affect any other provision of this CSO Agreement or the status of this CSO Agreement. It will also not affect any prior arbitration agreement between Loans Your Way and myself which will remain in full force and effect. I understand that if I don't reject this Arbitration Agreement, it will be effective as of the date of this CSO Agreement."

- b. **What Claims Are Covered:** I understand that "Claim" means any claim, dispute or controversy between myself and that in any way arises from or relates to this CSO 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 this CSO Agreement. For purposes of this Arbitration Agreement, "Claim" also means any claim, dispute or controversy between myself and that in any way arises from or relates to any prior agreements between us. I understand that this Arbitration Agreement, if not rejected by me under paragraph (A) above, will super cede any prior arbitration agreement between me and that would otherwise be applicable. I understand that will not choose to arbitrate an individual Claim that I bring against it in small claims court or my state's equivalent court, if any, but if that Claim is transferred, removed or appealed to a different court, that will then have the right to choose arbitration.
- c. **How Arbitration Is Started:** I agree that either I or 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:** I agree that 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 (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:**

I agree that 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.
- I and 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 I nor 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 Customer may not be joined or consolidated in the arbitration with Claims brought by or against any other customers who entered into a separate credit services agreement with (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 I or would have in court may also not be available in arbitration.

- f. Effect of Class Action and Consolidation Waivers: I agree that 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 me an, 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 that I attend must take place at a location reasonably convenient to my residence.
- h. Cost of Arbitration: I understand that each Administrator charges fees to administer arbitration proceeding and the arbitrator' also charges fees. This includes fees not charged by a court. I agree that if either I or requires a Claim to be arbitrated, I may tell in writing that I can't afford to pay the fees charged by the Administrator and the arbitrator or that I believe those fees are too high. I understand that will not ask me to pay or reimburse them for any fees 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 CSO Agreement gives a party the right to recover any of those fees from the other party. I understand that will not ask me to pay or reimburse them for any fees 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 CSO 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 "FAA"), 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 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, will consider any good faith, reasonable request for it to pay all or any part of those fees if I am the appealing party and 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 CSO Agreement (or any prior agreement(s) between the parties), the termination, cancellation or suspension of the CSO Agreement, any legal proceeding, and any bankruptcy by me, 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 CSO Agreement (or any prior credit service agreements between the parties) 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 CSO Agreement, on the other hand, this Arbitration Agreement shall govern.
- m. Breach of Arbitration Agreement: If I or fails 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.

ACKNOWLEDGMENT

BY SIGNING BELOW, I ACKNOWLEDGE THAT: (1) I HAVE READ THIS ENTIRE ARBITRATION AGREEMENT CAREFULLY; (2) I AM ENTERING INTO THIS ARBITRATION AGREEMENT VOLUNTARILY AND NOT IN RELIANCE ON ANY PROMISES OR REPRESENTATIONS OTHER THAN THOSE CONTAINED IN THIS ARBITRATION AGREEMENT; (3) I WILL HAVE THE RIGHT TO REJECT THIS ARBITRATION AGREEMENT IN ACCORDANCE WITH PARAGRAPH (A) ABOVE; AND (4) I HAVE BEEN PROVIDED WITH A DUPLICATE COPY OF THIS ARBITRATION AGREEMENT. I UNDERSTAND THAT THE ARBITRATION PROVISION WILL SUBSTANTIALLY AFFECT MY RIGHTS WITH RESPECT TO ANY DISPUTES WITH YOU UNLESS I FOLLOW THE PROCEDURE TO REJECT ARBITRATION. I VOLUNTARILY AGREE TO BE BOUND BY THE ARBITRATION PROVISION.

By: _____

Its Authorized Representative

Disclosure Statement and Privacy Policy

In the course of doing business with this Credit Services Organization ("CSO"), CUSTOMER shares non-public personal and financial information with CSO. CSO treats the information as confidential and recognizes the importance of protecting CUSTOMER from unauthorized uses of CUSTOMER'S personal information. CSO is committed to maintaining the privacy and confidentiality of CUSTOMER'S information. Accordingly, CSO has adopted a privacy policy in accordance with federal regulations.

CSO collects personal information that CUSTOMER provides to CSO or CSO's application forms, and through information CSO obtains over the course of CUSTOMER'S business relationship with CSO. 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 may also collect information from consumer reporting agencies. CSO does not sell CUSTOMER'S personal information to any third parties. CSO does not disclose CUSTOMER'S personal information to third parties unless:

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

NOTICE TO BORROWER

Thank you for choosing to help you with your credit needs. This Notice is to confirm your understanding of some important facts. MAKE SURE YOU READ THIS!!!!!!

1. WHO WE ARE / WHAT WE CHARGE. Title Loans ("") is a licensed Credit Services Organization ("CSO"). is not a lender. helps its customers find a lender and apply for a short-term loan with that lender. services include issuing a letter of credit on your behalf. The fee charges for its services is its CSO fee.
2. YOUR LOAN. The lender found for you Alpha Omega Consulting Group ("Lender"). After receiving and approving your application, the Lender has agreed to make you a loan of \$1,082.48. This is the amount of the check you will receive. The Lender requires that you provide it a security interest in your motor vehicle as collateral for this loan.
3. CSO FEE & LIEN FEE. The Lender has agreed to finance within your loan the amount of the CSO fee, which is \$0.00 and the lien fee, which is \$0.00. If you finance these fees the principal amount of your loan will be \$1,082.48. This principal accrues interest at the rate of 10.00% per annum until repaid. If you wish, you can pay the CSO fee and lien fee today in cash if you don't wish to finance them within your loan.
4. IF YOU DO NOT REPAY YOUR LOAN YOUR MOTOR VEHICLE MAY BE REPOSSESSED.
5. THIS IS A COSTLY WAY TO BORROW MONEY. YOU SHOULD CONSIDER WHETHER THERE ARE LESS EXPENSIVE LOANS AVAILABLE TO YOU BEFORE YOU SIGN YOUR LOAN AGREEMENT.
6. Your loan has a term of 30 days. YOU SHOULD REPAY IT IN FULL WHEN DUE. If you choose to refinance your balance (meaning - take out a new loan to pay off the remaining principal) you should first repay as much of your principal as you are able. Doing so will save you money. YOU WILL HAVE TO PAY A NEW CSO FEE WITH EACH NEW LOAN.
7. YOUR LOAN IS NOT INTENDED TO SOLVE LONG-TERM FINANCIAL PROBLEMS. YOUR LOAN SHOULD ONLY BE USED FOR A SHORT-TERM PERIOD.

By signing below I acknowledge reading the above and fully understanding it. I agree I am taking out my loan for a short period and that I am willing and able to pay the higher cost to receive this loan because it provides me the funds I need in a convenient manner.

BORROWER: