

MOTOR VEHICLE LINE OF CREDIT AGREEMENT AND DISCLOSURES

Alpha Omega Consulting Group, Inc.

716 Vauxhall Drive

Nashville, TN 37072

(866) 802-5742

DATE	MOTOR VEHICLE CREDIT LINE ACCOUNT NUMBER
3/25/2009	TL103
	Description of Motor Vehicle
	VIN-12345678912345897, 2005, Honda, Accord, Black

BORROWER(S)	
Ron Johnson	
1015 East Bobby Court	
Millersville, TN 37077	

CREDIT LINE

This agreement contains important information about my motor vehicle credit line with Alpha Omega Consulting Group, Inc.. I should carefully read and save this agreement with my account records. In this agreement, "I," "me," and "my" refer to all borrowers and coborrowers, both together and individually.

I promise to pay to the order of Alpha Omega Consulting Group, Inc. ("you") TWO THOUSAND & 0/100 Dollars ("Maximum Credit Limit") or as much as you have advanced and is outstanding ("Principal Sum"), plus any interest, fees, and charges as described below. You have established a revolving line of credit ("Credit Line") from which I may periodically obtain one or more advances, with the unpaid Principal Sum not exceeding the Maximum Credit Limit.

I may request extensions of credit in amounts not less than \$25.00, but not exceeding the Maximum Credit Limit of the Credit Line. Extensions of credit will not be made to pay my minimum monthly payment. I may not take an extension of credit to pay any amount owed to Alpha Omega Consulting Group, Inc. as a result of a payday loan transaction.

You do not have to honor any request for credit if I am late making any payment or if I am in default; if you have suspended future extensions of credit; if the request has not been properly made; or that, if advanced, would cause the balance to exceed the Maximum Credit Limit. You have the right to honor and pay any request for an extension of credit regardless of whether any of the above conditions exist. Any extension of credit above the Maximum Credit Limit will be due and payable immediately in addition to any minimum payment due.

FINANCE CHARGES and GRACE PERIOD. To avoid finance charges on extensions of credit I have taken since your last statement date, I must pay the New Balance shown on my billing statement prior to the next statement billing date. If I fail to do so, finance charges accrue on each extension of credit when I take it and as long as it is unpaid. I can avoid additional finance charges if I pay the entire New Balance shown on each billing statement by the Payment Due Date shown on the statement.

PERIODIC RATE AND ANNUAL PERCENTAGE RATE. This Credit Line will bear interest at the rate 267.67% per annum until all amounts I owe are paid in full or you get a judgment against me and are required by law to charge a lower rate. The ANNUAL PERCENTAGE RATE on my Credit Line is 267.67%, which equates to a daily periodic rate of 0.73%.

BALANCE ON WHICH FINANCE CHARGE COMPUTED. You calculate the finance charge by applying the daily periodic rate to the actual daily balance of my Credit Line account (including current transactions). To figure the actual daily balance, you take the beginning balance on the account each day and include any new advances or subtractions (payments or credits) to arrive at the actual daily balance. You then multiply each actual daily balance by the daily periodic rate and then add the sum for each of the days in the period to arrive at the finance charge.

Annual Fee. I will pay an annual fee of \$75 for the availability of my Credit Line. The annual fee is charged on a yearly basis for each full or partial year for which my Credit Line account remains open. This fee is not refundable and is not pro-rated. The first annual fee will be charged to my Credit Line account on the first monthly billing statement sent to me and I must pay it in full with my first monthly payment. As long as my Credit Line account has not been terminated, the annual fee will be charged to my Credit Line account on the anniversary date of the same billing cycle in which it was first charged and I must pay it with the next monthly payment. If I call the branch where my Credit Line account was opened within 30 days after the monthly statement was mailed on which the annual fee appears, I may close my Credit Line account and you will credit my Credit Line account for the annual fee. I may use my Credit Line during this period, however, if I use my Credit Line or maintain a balance on my Credit Line thereafter, I must pay you the annual fee.

Lien Fee. I will pay you the fees you pay to any governmental agency of

Bad Check/Item Fee. I will pay you a bad check/item fee of \$25 each time I make a payment with a check or other item, including an electronic payment, and there are not sufficient funds in my deposit account to pay the check or other item.

PAYMENTS. I may pay the unpaid balance of this Credit Line in part or in full without penalty. I will make minimum payments monthly **in cash, money order or certified funds**, equal to the minimum monthly payment specified on my billing statement by the due date stated. My minimum monthly payments will be 5% of the principal balance of the Credit Line on the last day of the billing cycle plus all accrued interest.

My Credit Line has a high interest rate, and I should pay as much as I can each month to reduce the amount I owe. You and I agree that time is of the essence. You and I agree that time is of the essence.

AUTOMATIC DEBIT OPTION. If checked () , you will debit my checking account on the Payment Due Date (or, if the Payment Due Date is not a banking day, on the nearest prior banking day) in an amount equal to the Payment Amount Due, and I agree to maintain on each Payment Due Date sufficient funds in my checking account for that purpose. Failure to have on deposit at such time funds sufficient to satisfy such debit shall constitute my failure to make a payment when due.

SECURITY INTEREST. I give you a security interest in the motor vehicle described above ("motor vehicle"), all accessories and all proceeds, including insurance proceeds or refunds of insurance premiums related to the motor vehicle. I will give you a duplicate set of keys to the motor vehicle when I sign this agreement and you will retain the keys while my Credit Line account is open.