

**PROFESSIONAL SERVICES INSTALMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

Service Provider: Johnson's Title & Payday Loan

Loan Date: 4/5/2006

Contract Number: TL181

PURCHASER:
Ronnie C Johnson
1015 East Concord Avenue
Goodlettsville, TN 37072

GUARANTOR

CREDITOR-SERVICE PROVIDER
Johnson's Title & Payday Loan
123 Anywhere Street
Virginia Beach, Virginia 78272
615-789-4568

You, the Purchaser (and Guarantor, if any), may purchase the services described below for either cash or credit. By signing this contract, you choose to purchase their services on credit under the agreements on the front and back of this contract. You agree to pay the Creditor/Service Provider (sometimes "we" or "us" in the contract) the amount financed and finance charge according to the payment schedule below. We will compute your finance charge on a daily basis. The Truth in Lending Disclosures below are part of this contract.

DESCRIPTION OF SERVICES: In very good condition..

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	Total Purchase Price
<i>The cost of your credit as a yearly rate</i>	<i>The dollar amount the credit will cost you</i>	<i>The amount of credit provided to you or on your behalf.</i>	<i>The amount you will have paid after you have made all payments as scheduled</i>	<i>The total cost of your purchase on credit, including your down payment of :</i>
22.00%	\$20.40	\$1,125.00	\$1,145.40	Is

Your Payment Schedule Will Be :

Number of Payments	Amount of Payments	Payments are due Monthly beginning on:
1	\$0.00	5/5/2006

Late Charges If payment is not received in full within 7 days after it is due, you will pay a late charge of \$20.00

Prepayment If you pay off all your debt early, you will not have to pay a penalty.

Additional Information: See this contract for more information regarding non payment, default, and confession of judgement.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for a legal cause. You cannot cancel this contract simply because you change your mind.

Returned Check Charge: If any check you give us is returned or dishonored, we may, at our option, charge you \$20.00

Administrative Charge: You agree to pay a one time charge of \$0.00 at the time of signing this contract.

This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Purchaser and Guarantor initials _____. If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

ITEMIZATION OF AMOUNT FINANCED

- | | |
|---|-------------------|
| 1. Cash Price: | <u>\$1,000.00</u> |
| 2. Additional Fees: | <u>(\$125.00)</u> |
| 3. Down Payment | <u>\$0.00</u> |
| 4. Unpaid Balance of Cash Price (Amount Financed) | <u>\$1,125.00</u> |

NOTICE TO PURCHASER: Do not sign this contract if it is blank, You are entitled to a copy of the contract at the time you sign it. Keep it to protect your legal rights. You agree to the terms of this contract and confirm that you received a completely filled-in copy when you signed it.

Unearned fee. Any portion of the amount financed that, in our sole discretion, becomes an unearned fee will be applied as a payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount financed and to other Amounts you owe under this contract in any order we choose. You agree to the terms of this contract and affirm that you received a completely filled-in copy when you signed it.

Purchaser Signature Date 4/5/2006

Guarantor Signature Date 4/5/2006

A guarantor is a person who is responsible for paying the entire debit.

Service Provider assigns its interest in this contract to: _____

(Assigne) under the terms of Service Provider's agreement(s) with Assignee.

Service Provider:

By:

Title: