

Alpha Omega

111 11th Avenue North
Nashville 33333

PROMISSORY NOTE AND DISCLOSURE STATEMENT

Borrower(s) Name(s): Mike Burch and Beth Burch

Borrower(s) Address: 33 33rd Avenue South
Smyrna, GA 30080

Loan Number: CA136

I agree to pay Alpha Omega the amount in the sum of 260.77, Check #323 which will be paid in one payment due on 8/29/2016.

1. I understand that the payment includes a post-dated check finance charge and that this charge is fully earned on the date of this agreement and is not refundable if I pre-pay. I also understand that if I pay off early I will not have to pay a penalty.
2. I hereby waive diligence, presentment, protest and demand, and notices of protest, demand and non-payment.
3. In the event I do not pay as agreed, I agree to pay default charges authorized by Wyoming Law. I further understand that Alpha Omega may bring collection action or suit action against me, I also understand that Alpha Omega may refer the unpaid debt to collection.
4. I promise to pay to your order the Total of Payment (below) in accordance with the Payment Schedule (below) and other terms of this note.
5. I understand that Alpha Omega is not obligated to grant any extension for payment, that the maximum loan term will not exceed one month and that the maximum post-dated check finance charge will not exceed the maximum amount allowed under Wyoming Law.
6. I also understand that Alpha Omega will not disclose any nonpublic personal information about its customers to anyone, except as permitted by law.
7. Prepayment: If I pay off early, I will not have to pay a penalty. I will also not be entitled to a refund or any part of the finance charge. (The finance charge is fully earned as of the date of this Note.)
8. I understand that if the bank returns my check, I may be subject to an electronic draft equal to the amount of this check.

SIGNATURE _____

DATE _____

You are entitled to a copy of this agreement.

| AMOUNT FINANCED | FINANCE CHARGE | TOTAL OF PAYMENT | ANNUAL PERCENTAGE RATE | DATE DUE |
|---|--|---|---|--|
| <small>The amount of cash advanced or credit provided to you or on your behalf.</small> | <small>The dollar amount the credit will cost you.</small> | <small>The amount you will have paid after you have made the scheduled payment.</small> | <small>The amount you will have paid after you have made the scheduled payment.</small> | 8/29/2016 |
| \$200.00 | \$60.77 | \$260.77 | 792.18% | Payment Schedule 1 @ \$260.77 |

PREPAYMENT: If you pay off early, you will not have to pay a penalty. No refunds of the Finance Charge will be made for Pre-Payments.

See your contract document for any additional information concerning non-payment, default, and prepayments, refunds and penalties.

Itemization of the Amount
Financed: \$200.00

Amount of Cash Given to
you: \$200.00