

**Alpha Omega**

123 Vauxhall Dr  
Nashville, Tn 11111

**Retail Installment and Security Agreement and Truth in Lending Disclosure**

<b>IDENTITY / NAME OF CREDITOR</b>
<b>Alpha Omega</b>

<b>NAME(S) OF BORROWER(S)</b>	<b>BORROWER ID</b>	<b>LOAN DATE</b>	<b>LOAN NUMBER</b>
Calvin Brazier	XXX - XX- 1111	12/21/2017	TL101
	XXX - XX- ****		

<b>ADDRESS OF BORROWER(S)</b>	<b>CITY</b>	<b>STATE</b>	<b>ZIP CODE</b>
1111 11th Ave. South	Nashville	TN	11111

**Alpha Omega** (hereinafter "CREDITOR" hereby agrees to loan money, SUBJECT TO LIMITS DETERMINED BY CREDITOR, to BORROWER(S) in accordance with the terms set forth below.

I or we, the undersigned (hereinafter "BORROWER(S)") hereby borrow from CREDITOR in the following terms and conditions.

- The purpose for this loan is for personal use.

**PLEASE READ THIS CONTRACT IN ITS ENTIRETY BEFORE SIGNING IT. YOU ARE ENTITLED TO A SIGNED COPY OF THIS, WHICH WILL BE PROVIDED AT YOUR REQUEST.**

<b>Items Financed:</b>	<b>Year</b> 2011	<b>Make / Model</b> Honda	<b>Type</b> Coupe
	<b>Color</b> Black	<b>License Plate #:</b>	<b>VIN #:</b> 1234567890123
<b>Description of Security:</b>		<b>Other:</b>	

**NO PERIODIC OR OTHER BILLING OF ANY AMOUNT DUE UNDER THIS LOAN AGREEMENT WILL BE SENT TO BORROWER(S). PAYMENT IS DUE AND PAYABLE WITHOUT NOTICE OR DEMAND FOR PAYMENT. BORROWER(S) promise(s) to repay CREDITOR all AMOUNTS OWED under this Loan Agreement and all FINANCE CHARGES under this Loan Agreement. The cost of this loan is \$98.63 for each \$100.00 borrowed plus a one-time Document Fee of \$0.00.**

This loan is made under the **NEW MEXICO BANK INSTALLMENT LOAN ACT.**

The term of this loan is 1 months. The monthly percentage rate is: 100.00%.

The daily percentage rate is: 3.29%. The loan is due in full on 12/21/2018.

<b>IDENTITY / NAME OF CREDITOR</b>	<b>SECURITY INTEREST</b>
<b>Alpha Omega</b>	You are giving us a security interest in the property purchased.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	TOTAL AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALES PRICE
The cost of your credit as a yearly rate. <u>200.00%</u> e	The dollar amount the credit will cost you. <u>\$3,000.00</u>	The amount of credit provided to you or on your behalf. <u>\$250.00</u>	The amount you will have paid after you have made all payments as scheduled. <u>\$3,250.00</u>	The total cost of your purchase on credit, including your down-payment of _____. <u>\$2.00</u>

e means an ESTIMATE. THE ANNUAL PERCENTAGE RATE of the loan is initially computed as though the loan will be repaid according to the payment schedule.

YOUR PAYMENT SCHEDULE			PREPAYMENT
Number of Payments	Amount of Payment	When Payment is Due	
12	<u>\$0.00</u>	<b>Beginning:</b> 1/20/2018	In the event you pay the loan prior to the due date, you will not be required to pay a prepayment penalty and you may be entitled to a refund.

LATE CHARGE
If an installment payment is more than 10 days late, you may be charged #Error / <u>5.0</u> % of the payment Maximum: \$10.00 See page 2 of this agreement and Disclosure Statement for any additional information about non-payment, default, and any required repayment in full before the scheduled date, and prepayment refunds and penalties.