

**Binding Effect:**

The obligations and conditions contained herein shall be binding on and inure to the benefit of their heirs, legal representatives, and assigns of the parties hereto.

**Governing Laws & Court Jurisdiction:**

This agreement shall be governed, constructed and interpreted by, through and under the Laws of the State of New Mexico. Should Alpha Omega choose to pursue collections against Borrower(s) in a Court of competent jurisdiction, the finance charge shall be either the charge specified herein or the maximum finance charge allowed by the Court.

**Verbal Agreements:**

Verbal agreements are not binding.

**I UNDERSTAND THAT I HAVE CHOICES AND THAT I DO NOT HAVE TO ENTER INTO THIS TRANSACTION.**

\_\_\_\_\_ INITIALS OF BORROWER

\_\_\_\_\_ INITIALS OF BORROWER

**Borrower(s)** acknowledge(s) receipt of a filled-in copy of this Loan Agreement and Truth in Lending Disclosure Statement.

**By signing below, Borrower(s) agree to the terms of this Contract. You received a filled in copy of this Contract and were given the opportunity to read and review it before you signed it.**

**X** \_\_\_\_\_ Date \_\_\_\_\_  
Signature of Borrower

**X** \_\_\_\_\_ Date \_\_\_\_\_  
Signature of Borrower

**X** \_\_\_\_\_ Expiration \_\_\_\_\_  
Borrower Identification

**X** \_\_\_\_\_ Expiration \_\_\_\_\_  
Borrower Identification

**Location:** \_\_\_\_\_ **By** \_\_\_\_\_ **Date** \_\_\_\_\_

REV. 08/2016

Regulation and Licensing Department  
Financial Institutions Division  
2550 Cerrillos Road  
Sante Fe, New Mexico 87505  
(505)476-4885  
**Do Not Send Payment To This Address**

**New Mexico Bank Installment Loan Act of 1959, Sections 58-7-1 to 58-7-9, NMSA**