

# PAYDAY LOAN AGREEMENT

Payment Due Date  
11/28/2005

Customers Name JOHN SMITH	Social Security Number: 545-45-4544	Contract Number: CA76100R	Contract Number: CA76100R
Customer's Address (Residence) City, State, ZIP 1015 EAST BOBBY COURT MILLERSVILLE, MISSOURI - 37072	Home Phone: (615) 855-1999	Work Phone: 615-662-9537	Time Made: 11/14/2005 11:39:07 AM Date Made: 11/14/2005
	Date of Birth: 4/24/1958	Eyes: brown	Race: White Height: 5'6" Gender: M

<b>Creditor / Lender</b> Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TENNESSEE 37221 (615) 662-9537	<b>Payment Schedule</b> <b>Prepayment:</b> <b>Additional Information</b>	<b>Number of Payments:</b> 1	<b>When Payments Are Due:</b> 11/28/2005
		If you pay off early, you may be entitled to a refund of part of the finance charge	
		See your contract for any additional information concerning nonpayment, default and prepayment refunds or penalties	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
<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>
469.29%	\$36.00	\$200.00	\$236.00

## ITEMIZATION OF AMOUNT FINANCED

Amount Financed	Amount given to you directly.	Amount Refinanced
<u>\$200.00</u>	<u>\$200.00</u>	<u>\$0.00</u>

This Loan Agreement, Promissory Note, and Security Agreement is entered into by and between CREDITOR/LENDER and BORROWER/DEBTOR as of the above date, subject to the terms and conditions set forth and any and all representations BORROWER has made to LENDER in connection with this transaction.

LOAN AGREEMENT. You have requested a loan (the "LOAN") in the amount of the Amount Financed stated above (the "PRINCIPAL"). At your specific request, we as LENDER do hereby advance to you the Principal Amount. This loan is offered under the Laws governing money, interest and usury. You as BORROWER shall pay in cash to LENDER the amount set forth by the installment schedule above when due pursuant to the Promissory Note. Any notice that we as LENDER are required to provide you pursuant to the Agreement and/or the Uniform Commercial Code of the State of New Mexico will be deemed reasonable if sent to you at the address set forth by you above at least five (5) days before the event with respect to which notice is required. In the event the loan is repaid prior to maturity, BORROWER shall pay interest at the rate set forth as the ANNUAL PERCENTAGE RATE above for the number of days the loan is outstanding and there will be no prepayment penalty. The amount set forth above as the FINANCE CHARGE is deemed a service fee by New Mexico law and is not interest.

INTEREST. This is a Simple Interest Loan, early payment will decrease the amount of the Finance Charge and late payment will increase the amount of the Finance Charge.

For example:    Amount Financed    Interest Rate    #Days in year    Interest Per day  
                         \$200    x                    625%    /                    365                    =                    \$3.57

If this sample loan was paid in 7 days, interest owed would be: 7 days x \$3.57 = \$24.99. If it were paid in 22 days interest owed would be 22 days x \$3.56 = \$78.54.

TRUTH OF APPLICATION. You certify that the information stated on this contract is true and correct. You understand that we are relying upon the Application and this Agreement. You authorize us to verify any information through any source including the use of a credit report.

CUSTOMER'S BANK CHARGES. You will not hold LENDER or our agents responsible for depositing any check(s) or for any fees you must pay as a result of any check(s) being deposited at your bank.

DEFAULT. You will be in default under this Agreement if: (a) you stop payment on the check(s) we deposit or otherwise fail to pay the Total of Payment on or before the Payment Due Date shown above, or (b) you provide false or misleading information about yourself, your employment or your financial condition (including the account on which any check(s) is (are) drawn) prior to entering this Agreement, or (c) any of the following things happen to you: death, failure to pay your other debts as they come due, appointment of a committee, receiver or other custodian of any of your property, or the commencement of a case under the Federal Bankruptcy Laws by or against you as a debtor.

Date

## PRIVACY NOTICE

You are being provided with this PRIVACY NOTICE pursuant to the Gramm-Leach-Bliley Act and 16 C.F.R. 313. This act and the accompanying regulations require us to disclose our policy regarding nonpublic personal information.

We collect nonpublic personal information about you such as your address, driver's license information and credit worthiness. We may collect this information from the following sources:

- ☒ Information we receive from you on applications, worksheets, other documents we use in preparing your loan, or other forms;
- ☒ Information about your transactions with us, our affiliates, or others; and
- ☒ Information we receive from a consumer reporting agency.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

From time to time we may disclosure your nonpublic information to businesses in order to verify your credit worthiness, or other companies that work with us to provide you with our products and services. In addition, we may disclose the information we collect, to companies that perform marketing services on our behalf or other financial institutions with which we have joint marketing agreements. However, we do not disclose any nonpublic personal information about you to anyone else, except as permitted by law. We will only share your nonpublic personal information to companies that agree to treat your information confidentially.

If you prefer that we not share your information, except as provided by law, you may complete the "OPT OUT" form below and return it to us as instructed.

I have received a copy of this notice

Signature

**X**

Date:

**Customer:**

**Lender:**

**Alpha Omega Consulting Group, Inc.**

**716 Vauxhall Drive**

**Nashville, TENNESSEE 37221**

**(615) 662-9537**

### REQUEST TO "OPT OUT" OF DISCLOSURE OF NONPUBLIC PERSONAL INFORMATION

☐ By checking the box to the left, I certify that I do not wish for my nonpublic personal information to be disclosed, except as provided by law. I have signed and dated my request below.

Signature

**X**

Date:

**Customer:**

**Lender:**

**Alpha Omega Consulting Group, Inc.**

**716 Vauxhall Drive**

**Nashville, TENNESSEE 37221**

**(615) 662-9537**