



Note, Disclosure, and Security Agreement

Lender

AAA FSB
1 Auto Club Drive
Dearborn, MI 48126

Borrower

Loan Number _____
Loan Date _____
Maturity Date _____
Loan Amount _____
1st Pymt Due _____

Truth-in-Lending Disclosures

Annual Percentage Rate The cost of my credit as a yearly rate. %	Finance Charge The dollar amount the credit will cost me. \$	Amount Financed The amount of credit provided to me or on my behalf. \$	Total of Payments The amount I will have paid when I have made all scheduled payments. \$						
My Payment Schedule Will Be: <table border="1"><thead><tr><th>Payments</th><th>Amount of Payments</th><th>When Payments Are Due</th></tr></thead><tbody><tr><td></td><td>\$</td><td></td></tr></tbody></table> <p>"e" means an estimate.</p> <p>Prepayment. If I pay off this note early, I will not have to pay a penalty.</p> <p><input type="checkbox"/> Late Charge. If a payment is late (more than 15 days after due) I will be charged a fee equal to 5% of the payment.</p>				Payments	Amount of Payments	When Payments Are Due		\$	
Payments	Amount of Payments	When Payments Are Due							
	\$								

Promissory Note

Definitions. As used in this Loan Agreement, indicates terms that apply to this Loan Agreement. **Loan Agreement** refers to this Promissory Note, Security Agreement, and Truth in Lending Disclosures, and any extensions, renewals, modifications, and substitutions of this Loan Agreement. **Loan** refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction, such as applications, security agreements, disclosures, or notes, and this Loan Agreement. **Security Agreement** refers to the security agreement contained within this Loan Agreement refers **Secured Debts** to all sums advanced to you under the terms of the Loan Agreement, and all present and future debts. The pronouns **I, me** and refer **my** to each Borrower signing this Loan Agreement, individually and together with their heirs, successors and assigns, and each other person or legal entity (including guarantors, endorser, and sureties) who agrees to pay this Loan Agreement. **You your** and refer to the Lender and its successors and assigns.

Waivers. To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate, and notice of dishonor. You may renew or extend payments on this Loan Agreement, regardless of the number of such renewals or extensions. You may release any Borrower, endorser, guarantor, surety, accommodation maker, or any other cosigner. You may release, substitute, or impair any Property securing this Loan Agreement.

Collection Expenses and Attorneys' Fees. On or after Default, to the extent permitted by law, I agree to pay all reasonable expenses of collection, enforcement, or protection of your rights and remedies under this Loan Agreement. Expenses include, but are not limited to, attorneys' fees (if assessed by a court), court costs and other legal expenses. To the extent permitted by the United States Bankruptcy Code, I agree to pay the reasonable attorneys' fees you incur to collect this debt as awarded by any court exercising jurisdiction under the Bankruptcy Code.

Obligations Independent. I understand that my obligation to pay this Loan is independent of the obligation of any other person who has also agreed to pay it. You may, without notice, release me or any of us, give up any right you may have against any of us, extend new credit to any of us, or renew or change this Loan Agreement one or more times and for any term, and I will still be obligated to pay this Loan. You may, without notice, fail to perfect your security interest in, impair, or release any security and I will still be obligated to pay this Loan.

Signatures

By signing, I agree to the terms contained in this Loan Agreement. I also acknowledge receipt of a copy of this Loan Agreement on today's date. **Cosigners. See Notice to Cosigner above before signing.**

X _____

X _____