

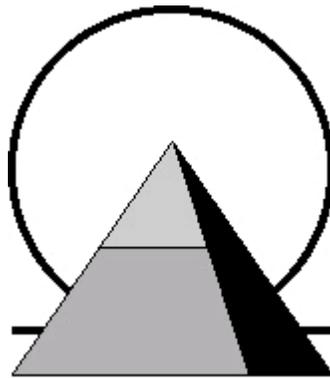
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Title Loan Professional Plus PDF Help Manual



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Title Loan Professional Plus

Title Loans, Payday Loans, Cash Advance Loans and more...

by Fred Born and Ron Johnson

Our Title Loan Professional program has a number of advantages over other programs. First, our software is completely customizable, so if you do things differently from other companies, or if you're in a highly regulated state, you don't have to worry about your new program becoming a dead end. That's the primary complaint we've heard from customers who have switched to our program from other programs. Some of these companies have paid up to \$30,000 for software, only to find the software vendors wouldn't support the software, wouldn't or couldn't change the software, or simply vanished. Our track record of 20-plus years as software developers speaks for itself, and we are actively changing our Title Loan Professional software for new customers on a daily basis.

A second major advantage is that our software is not based on proprietary software, which means your data is locked into a single program and a single vendor. Our software is based on the most popular database on the planet: Microsoft Access. If you have or buy a copy of Microsoft Access, you can create your own reports, do your own ad-hoc queries (such as: how many of our customers below the age of 21 have written bad checks), export your data to spreadsheets like Excel, link your customer file to mailing lists, etc.

Also, Title Loan Professional is not a jury-rigged car lot or pawn shop program, or a 20-year-old update of a DOS program. It was written for the Title Loan and Cash Advance industries "from scratch" and the development of this program was to the specifications of several stores in the Title Loan and Cash Advance industries. This makes it a very functional program without a lot of hard-to-use "features" that have nothing to do with what your company needs.

Title Loan Professional PLUS Help

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Part



1 Alpha Omega Consulting Group, Inc. - Company Info

Thank you for using our software.

Alpha Omega Consulting Group, Inc. (AOCG) has been in business for over 30 years, and we have over 650 customers using our products and services. Unlike many computer companies these days, we answer all calls quickly and never put our customers on hold for long periods of time. If you have any questions about our software, you can contact us by phone at 615-662-9537 or toll free at 866-802-5742 or you can contact Mike Burch by e-mail at mikerburch@gmail.com.

If you need to contact anyone else in our organization, Mike will be more than happy to put you in touch with them, including our programmers and technicians. To contact our AOCG Technical Support persons [click here](#)^[14].

NOTE: THE MOST UP-TO-DATE VERSION OF THE HELP FILE IS OUR ONLINE VERSION, WHICH IS UPDATED MORE FREQUENTLY THAN THE PROGRAM ITSELF. IF YOUR COMPANY HAS INTERNET ACCESS, YOU CAN ACCESS THE CURRENT ONLINE HELP FILE FROM WITHIN THE PROGRAM BY CLICKING THE "ONLINE HELP" HYPERLINK ON THE PROGRAM'S HELP SPLASH SCREEN (THE FORM THAT APPEARS WHEN YOU CLICK "HELP" ON THE PROGRAM'S MENU), OR BY GOING TO WWW.AOCG.COM AND CLICKING THE "TLPP HELP" HYPERLINK IN THE MENU AT THE TOP OF THE MAIN PAGE.



Version - 02242009

1.1 Features and Benefits

- Our Title Loan Professional program has a number of advantages over other programs. First, our software is completely customizable, so if you do things differently from other companies, or if you're in a highly regulated state, you don't have to worry about your new program becoming a dead end. That's the primary complaint we've heard from customers who have switched to our program from other programs. Some of these companies have paid up to \$30,000 for software, only to find the software vendors wouldn't support the software, wouldn't or couldn't change the software, or simply vanished. Our track record of 30-plus years as software developers speaks for itself, and we are actively changing our Title Loan Professional software for new customers on a daily basis.
- A second major advantage is that our software is not based on proprietary software, which means your data is locked into a single program and a single vendor. Our software is based on the most popular database on the planet: Microsoft Access. If you have or buy a copy of Microsoft Access,

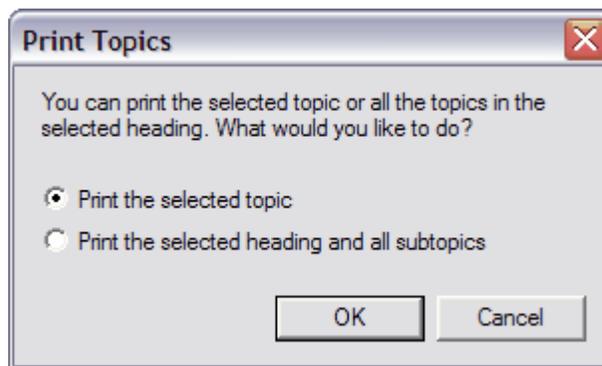
you can create your own reports, do your own ad-hoc queries (such as: how many of our customers below the age of 21 have written bad checks), export your data to spreadsheets like Excel, link your customer file to mailing lists, etc.

- Also, Title Loan Professional is not a jury-rigged car lot or pawn shop program, or a 20-year-old update of a DOS program. It was written for the Title Loan and Cash Advance industries "from scratch" and the development of this program was to the specifications of many stores in the Title Loan and Cash Advance industries. This makes it a very functional program without a lot of hard-to-use "features" that have nothing to do with what your company needs.
- The demo version of the program allows you to create up to five client accounts. The demo opens to the Client file. The tabs are arranged in the order in which information should be entered into the system to create a loan.

1.2 Printing the Manual or this Help File

From the Title Loan Professional Plus main menu, click on help, then select Title Loan Professional Plus Help to open the help file.

There will be a Print button at the top of the help screen. Press the Print button and the Print dialog will open.



You can choose to print only the topics you have selected, or print the selected heading and all subtopics. To print the entire help file you would select the first heading of **Title Loan Professional Plus Help**, then select print and choose the **Print the selected heading and all subtopics** option.

[Title Loan Professional Plus Manuals & Help Files](#)

(You must have an internet connection for the below listed features to work properly.)



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e-Book Electronic Book in Windows Executable Format

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1- The manual will open in your browser, if your browser has the Adobe Acrobat Reader add-in installed. Once open in your

browser, click the "Print Button" or save the manual to your computer using the "Floppy Disk Button".

- ②- If your browser does not have the Adobe Acrobat Reader add-in installed, you will be given the option to download and save the manual to your computer.
- ③- There are many options when printing the Title Loan Professional Plus manual. Choose your print options carefully!

Part



2 Contacting AOCG Technical Support

If you are in need of technical support with Title Loan Professional PLUS and your request is not an urgent need, please contact AOCG by email as follows:

Mike Burch

CEO/President
Extension 101

Rod Allen

Lead Programmer
Extension 102

Dave Winters

Senior Programmer/Analyst
Extension 106

Part



3 Installing the Title Loan Professional Plus Software

To install Title Loan Professional PLUS you must be logged into your computer using a Windows Administrator account. If you are not sure if your account is a Windows Administrator account, click Start then Control Panel then the Users icon. You may view your credentials there.

There are two (2) ways to install Title Loan Professional PLUS on your computer.

(1) Host Installation. You can install Title Loan Professional PLUS on a computer setting it up as your Host Computer. This means that all other computers (clients or workstations) in your store will use the backend database stored on the host computer.

(2) Client/Workstation Installation. You can install Title Loan Professional PLUS on a computer setting it up as a client/workstation computer. This means that it runs the Title Loan Professional PLUS software locally but connects to the backend database located on the Host Computer.

You may install Title Loan Professional PLUS on as many computers as you have in your store with one license without purchasing additional licenses. If you have more than one store/location, you must purchase a license for each additional store/location.

Example: If you have three computers in your store located at 123 Anywhere Street, you can setup/install Title Loan Professional PLUS on one computer using the Host Installation method then on the other two computers using the Client/Workstation installation method. All computer share the information stored on the backend database of the Host computer.

If you have a second store located at 321 Anywhere Street, you would need to purchase an additional license in order to install Title Loan Professional PLUS at this location. You would use the same setup scenario as in the example above.

Insert the Title Loan Professional Plus disc in your CD or DVD drive. The auto installation program should begin after a few seconds.

3.1 Windows Vista User Account Control

Step 1

Login to windows as an Administrator.

Step 2

Click on the Windows button



and select Control Panel



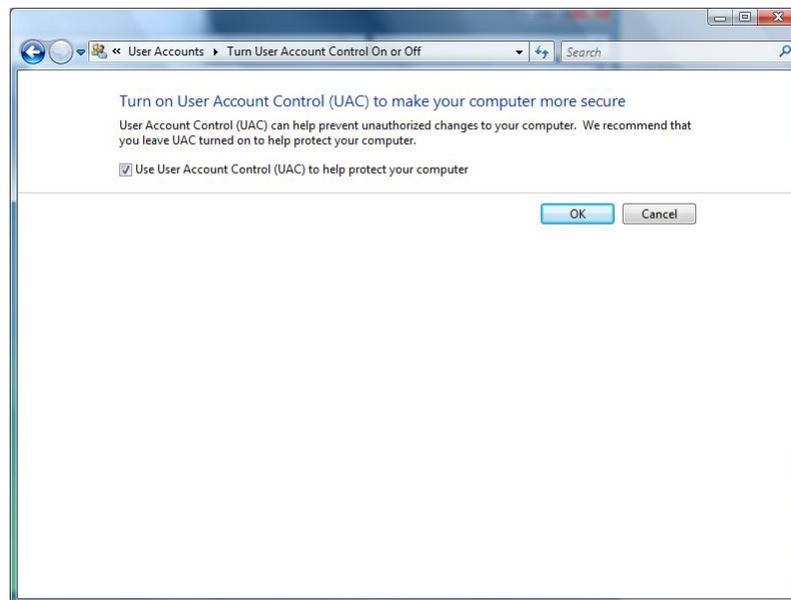
button .

Step 3

Click on User Accounts

Step 4

Now uncheck "Use User Account Control (UAC) to help protect your computer" then click the "OK" button.



3.2 Begin Installation

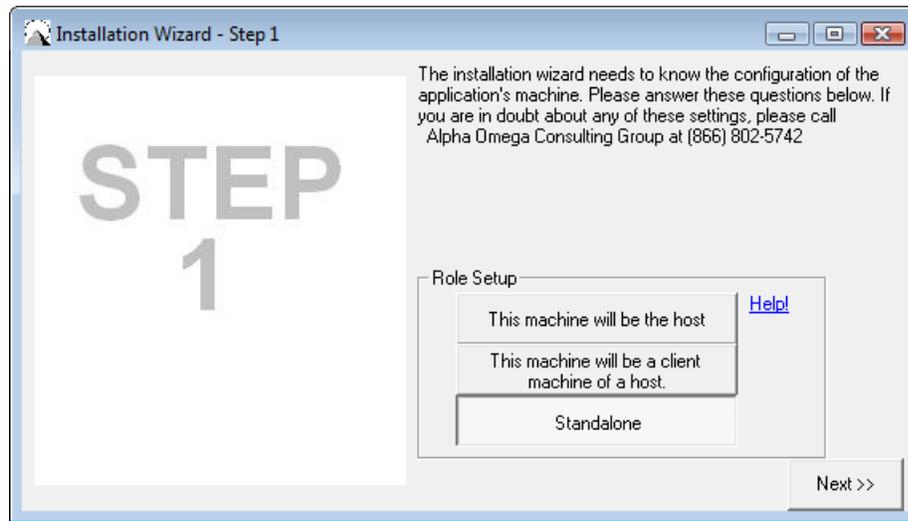
This is the first dialog window. The version number located in the lower left hand corner may differ from this picture. AOCG staff may ask for this number during a support session. Click Next to continue.



3.3 Installation Step 1

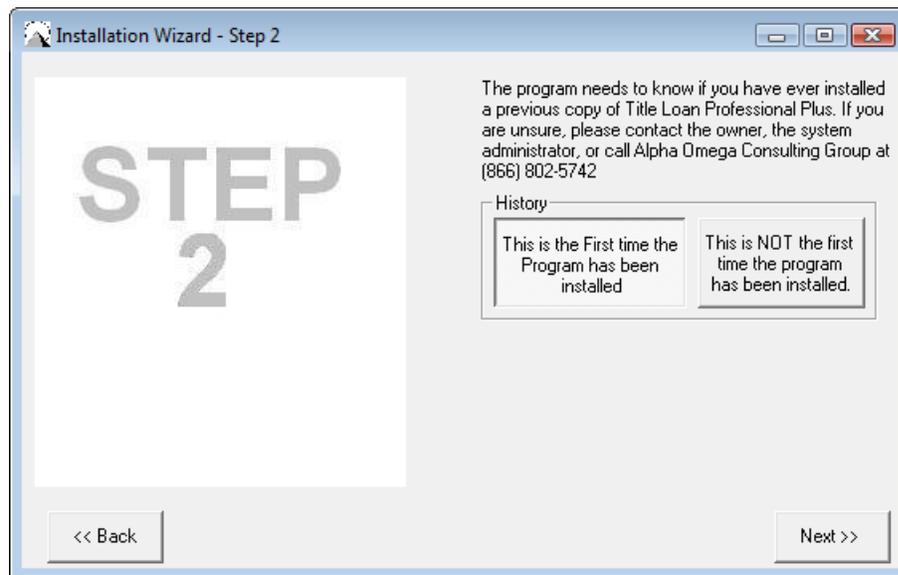
This will be a **Standalone** installation. **Network client** and **host** installations are covered later in this help file. Leave **Standalone** as the default and click Next >> to move to the next step.

[For network installation instructions click on this link.](#) ²⁸



3.4 Installation Step 2

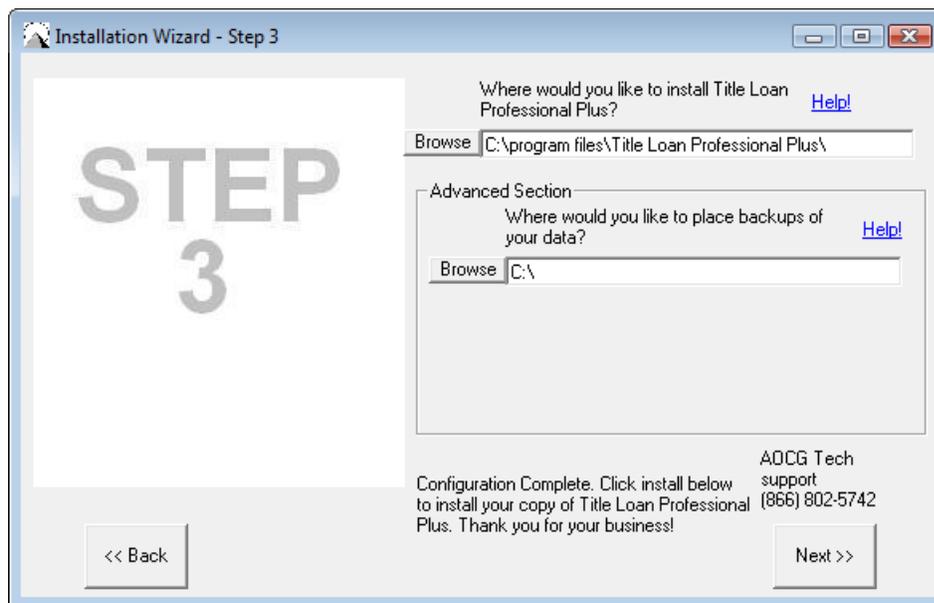
Usually, in step 2, the installation will be a first time. If the installation is not the first time just select "This is NOT the first time the program has been installed". Select Next >> to go to step 3.



3.5 Installation Step 3

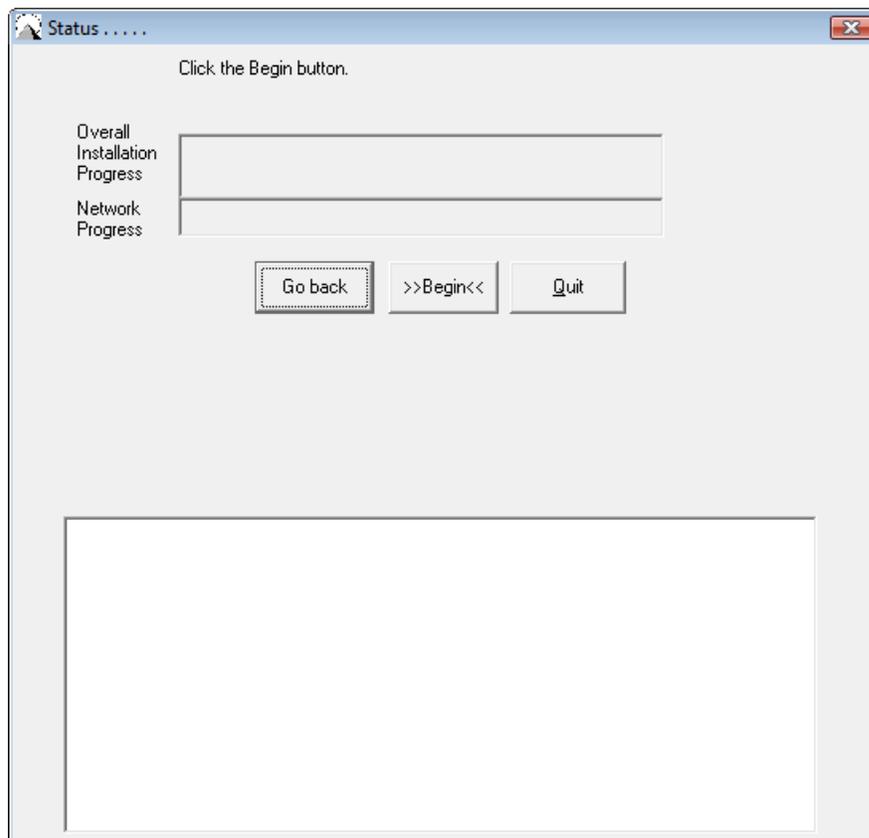
In step 3 you can choose where to install Title Loan Professional Plus. You can select the path to store backups of your data. AOCG recommends leaving the installation path of the program at the default, unless you are an advanced user with a thorough understanding of the way computers process information.

Click Next >> to continue the installation process.



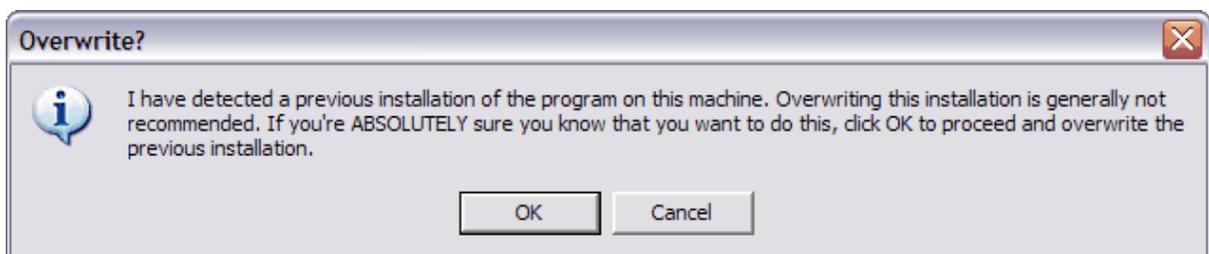
3.6 Installation Step 4

At this step you are ready to start the installation. You can go back if you need to correct the configuration or quit if you need to abort the installation process. Once you are ready to continue the installation, click the >>Begin<< button.



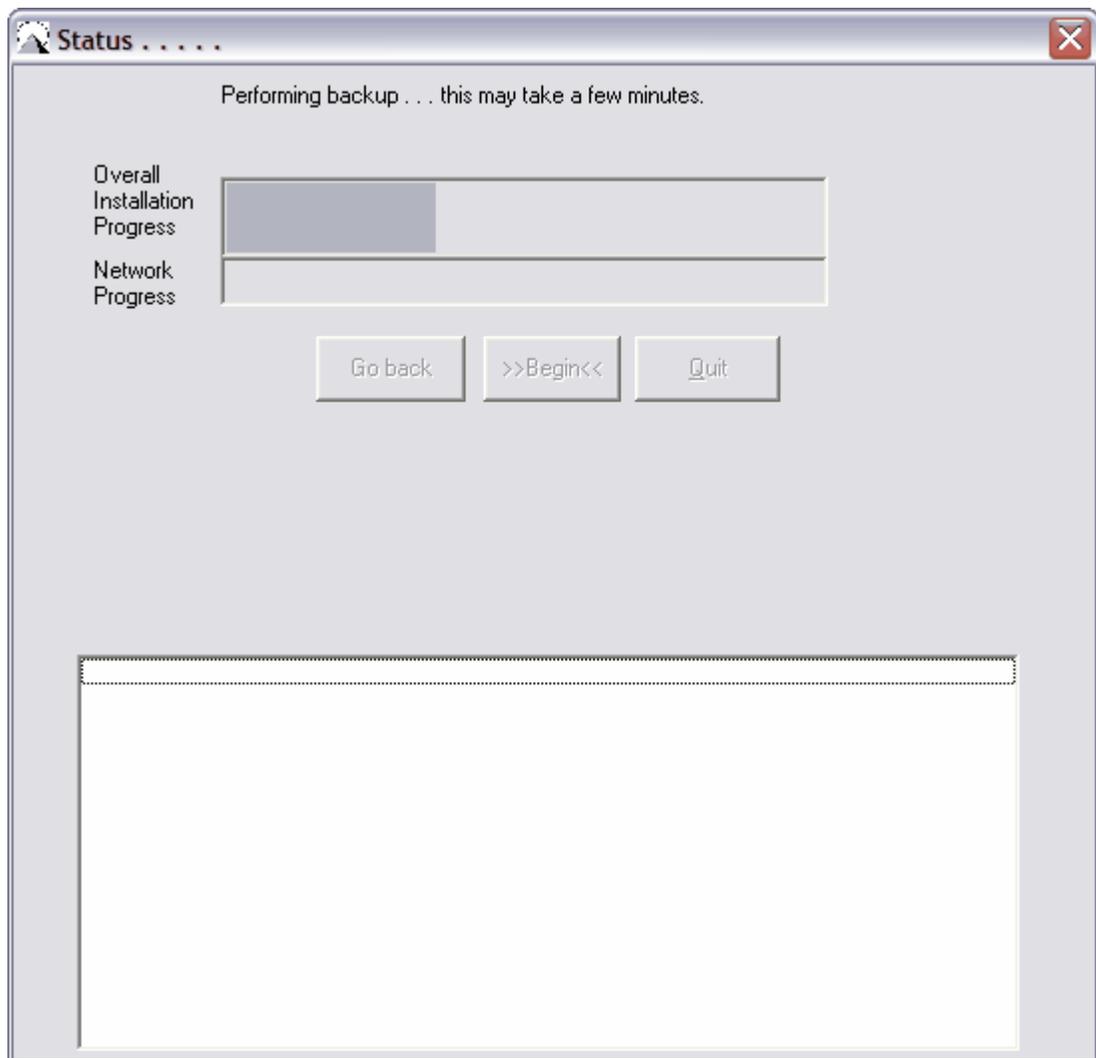
3.7 Overwrite Dialog

If you have installed a previous version of the Title Loan Professional PLUS on your computer you may see this dialog asking whether to overwrite the previous installation. Overwriting the installation is generally not recommended, unless you are absolutely sure that you have a good backup of the database. Backing up the database is covered later in this help file. To proceed and overwrite the previous installation click the OK button.



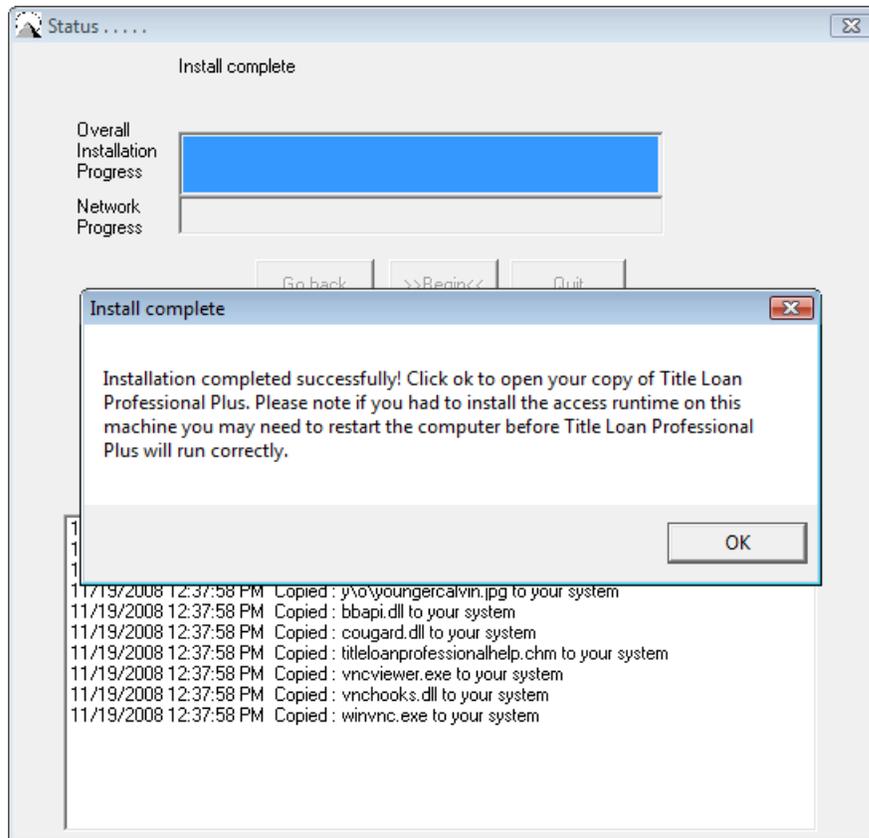
3.8 Install Status

You should see this dialog after pressing the >>Begin<< button. This process may take a few minutes to complete.



3.9 Install Complete

Once the Title Loan Professional Plus program has completely installed you will see these boxes with the option to click OK. If Microsoft Access Runtime was installed on the computer, you may need to restart.



3.10 Login Screen

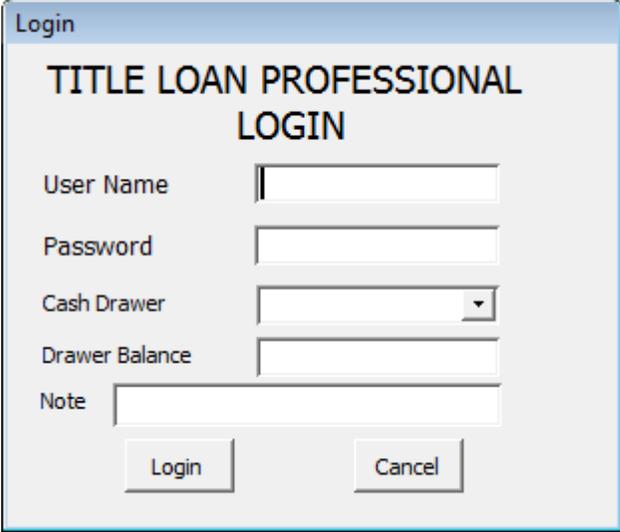
After the installation is complete you can access the main login to Title Loan Professional PLUS by going to Start, then All Programs, then select the Title Loan Professional Plus program group. Click on Title Loan Professional Plus to start the program. For customer security reasons and to aid in the help of your initial company setup, you should call toll free 1-866-802-5742 for technical support to help with your login password and company setup options.

When prompted for the login the first time, use:

User Name: [call AOCG at 866-802-5742]
 Password: [call AOCG at 866-802-5742]
 Select a Cash Drawer: "Drawer 1"
 Enter the Cash Drawer balance or leave as \$0.00
(Note: The program may be setup to automatically display the cash drawers starting amount)
 Click the Login button to continue.

Allow the Daily Update to run.

When the Daily Update has completed, click the OK button. Go to Tools, then Company Setup.



The screenshot shows a dialog box titled "Login" with the following fields and buttons:

- TITLE LOAN PROFESSIONAL LOGIN** (Title)
- User Name:
- Password:
- Cash Drawer: (Dropdown menu)
- Drawer Balance:
- Note:
- Login:
- Cancel:

3.10.1 User Name

You will not be permitted to use the Title Loan Professional Plus program without a User Name and Password.

Your employer should have assigned you a User Name and Password so you can access the system. If you do not have an assigned User Name and Password, please contact your supervisor or store manager.

Note: You must have "Administrative" privileges in order to setup an employee with a User Name and Password.

3.10.2 Cash Drawer

You must select a Cash Drawer before you can Login.

Login

**TITLE LOAN PROFESSIONAL
LOGIN**

User Name

Password

Cash Drawer

Drawer Balance

Note

Login Cancel

If Title Loan Professional Plus has been setup to use the Cash Drawer balance from the previous days closing, you will see the balance from the previous day displayed for the selected Cash Drawer.

Login

**TITLE LOAN PROFESSIONAL
LOGIN**

User Name

Password

Cash Drawer

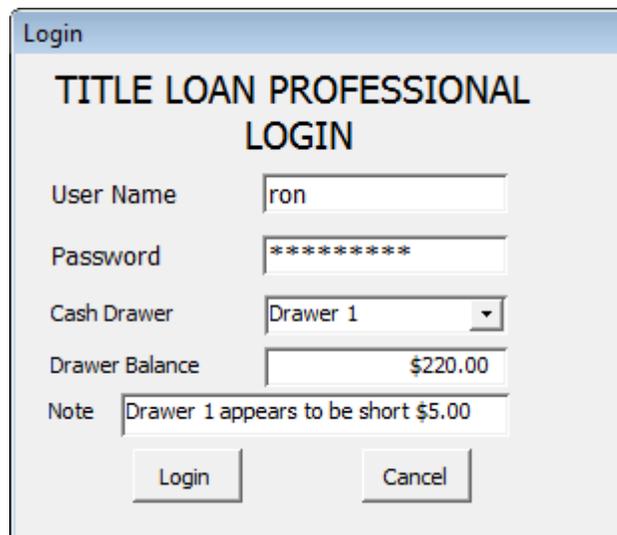
Drawer Balance

Note

Login Cancel

3.10.3 Notes

If desired or required by management, you can type a note into the notes field regarding the cash drawer.



The screenshot shows a 'Login' dialog box for 'TITLE LOAN PROFESSIONAL LOGIN'. It contains the following fields and values:

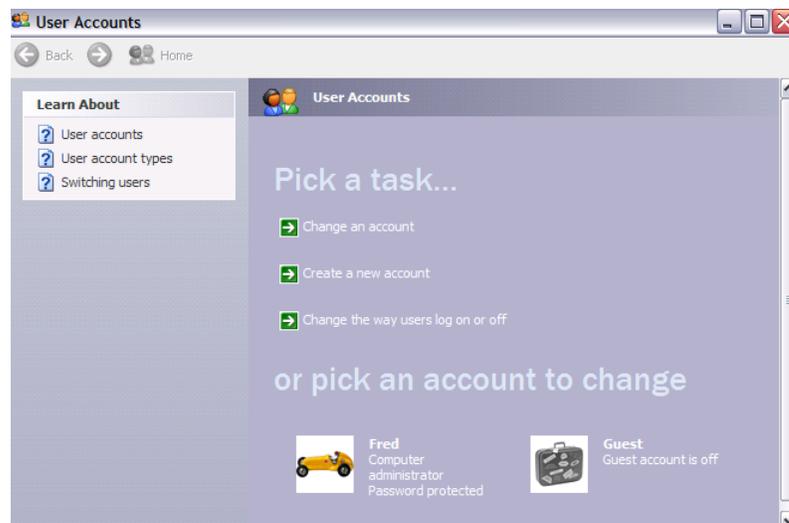
Field	Value
User Name	ron
Password	*****
Cash Drawer	Drawer 1
Drawer Balance	\$220.00
Note	Drawer 1 appears to be short \$5.00

At the bottom of the dialog are two buttons: 'Login' and 'Cancel'.

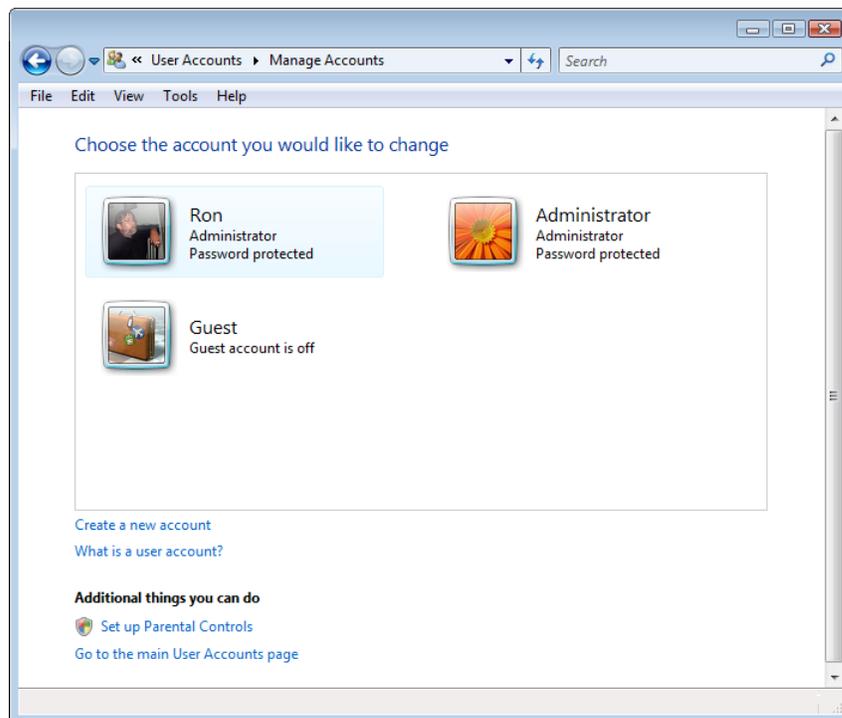
Note: This not a required entry.

3.11 Windows User Accounts

Install Title Loan Professional as a computer administrator. If you are not sure if you are logged in as and administrator, go to Start then Control Panel, then double-click the Users icon. You can view user credentials here. You can create additional user accounts from this screen and change current user accounts. Windows XP and Windows Vista are shown below.



Windows XP



Windows Vista

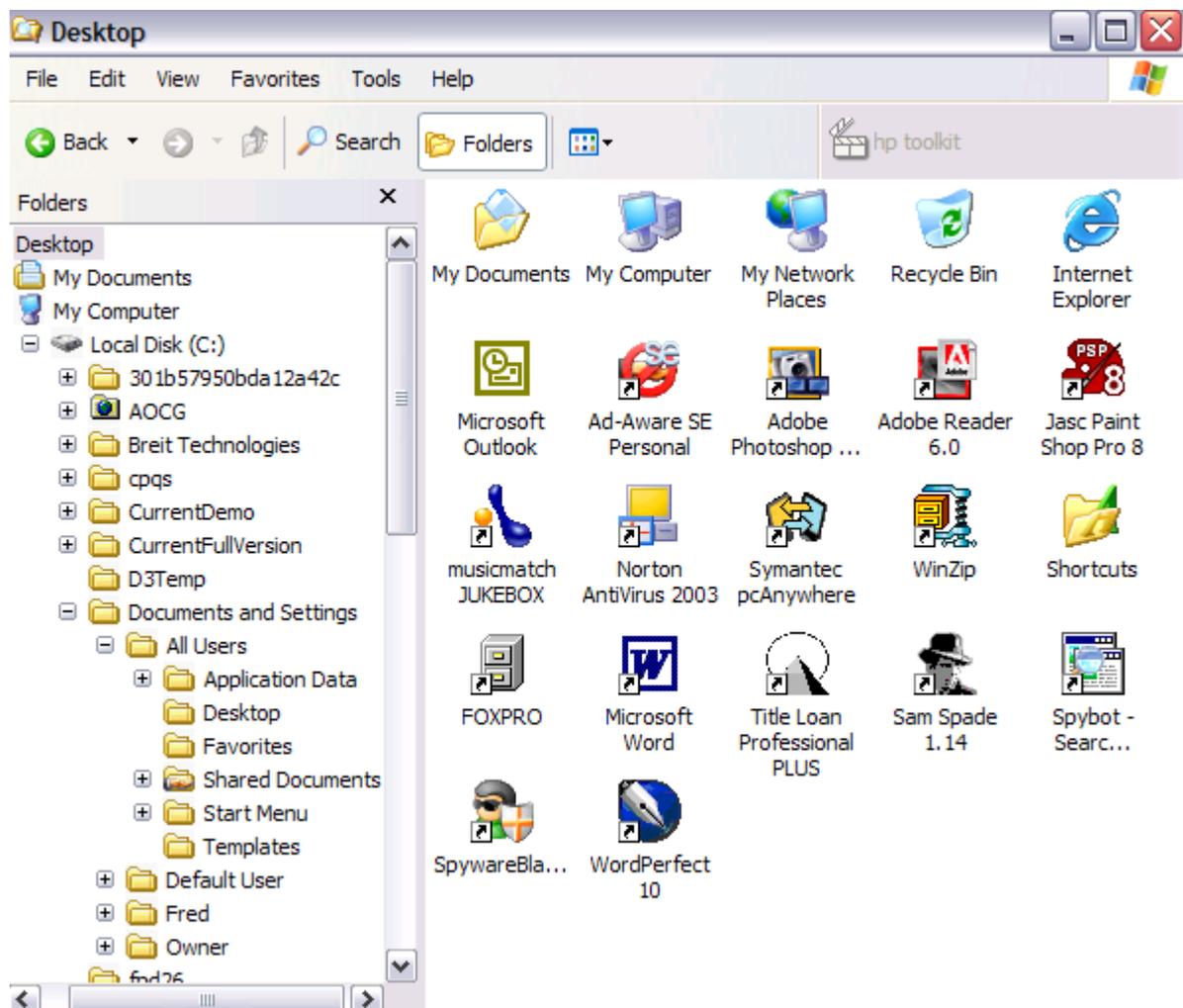
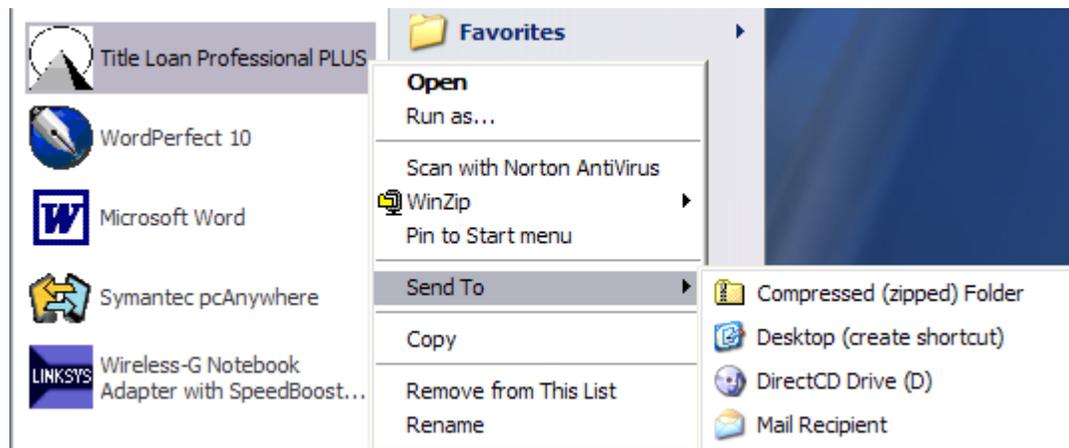
3.12 Create Title Loan Shortcut

The installation program creates required shortcuts. If you are not logged in as administrator, you cannot follow the remaining steps. After logging in as administrator and TLP is installed, make a shortcut on the desktop for TLP. There are two ways to do this: the Explorer method (simpler) and the My Computer method (more involved).

Explorer Method: Go to Start, right click on Title Loan Professional PLUS, then select Send To from the menu; this makes a TLP shortcut on the desktop. Once you have created the TLP shortcut, start Windows Explorer by right clicking on the Start button and selecting Explore. This will open a double-paned window where you can select your desktop at the top of the directory tree. Next, click and drag the Title Loan Professional PLUS icon down to the Local Disk C:\ Documents and Settings\ All Users\ Desktop folder.

My Computer method: Go to My Computer, then double click on the Local Disk (C:) icon, then locate and double click on Documents and Settings. Next, locate the All Users folder; open this folder and you will see a Desktop folder. Double click this folder and you will see various shortcuts for you programs. If the Title Loan Professional PLUS Icon is not there, minimize the screen by clicking the minus sign in the upper right hand corner, close any other screens so that you can view your desktop and the Title Loan Professional PLUS icon, right click on the TLP icon, select Copy, then maximize the desktop folder by left mouse clicking on the bottom status bar. Right click anywhere in the folder in the clear white space and select Paste. The shortcut will appear and will be available for all users who log into the Windows

XP computer.



3.13 Network Installations

You can attempt this setup method but we recommend you use the "standalone" method for each computer in your store/location and call AOCG and we will help you with networking Title Loan Professional PLUS on your computer network.

Instructions for Installing Title Loan Professional PLUS on a network.

Database Server/Host pre-installation: Before you begin the setup of the Title Loan Professional PLUS program, determine the computer that will be the Server, also known as the database host, or simply the Host. The Server should be the computer with the most memory and hard drive space, and it should also have the ability to create backups (for example, a CD-RW drive or tape drive). The Server will be the computer that the Title Loan Professional PLUS program is installed on first. The "Client" is a workstation that receives its data from the "Host". The Title Loan Professional setup disk can be run on the client computers after you have finished the Host (server) installation. If you have only one computer, you will do the Standalone installation.

Post-installation notes:

You should follow the backup procedure outlined in this help file for the safety of your data.¹⁸⁰ Any future program updates should be performed on the Server, and the backup should be done on the Server.

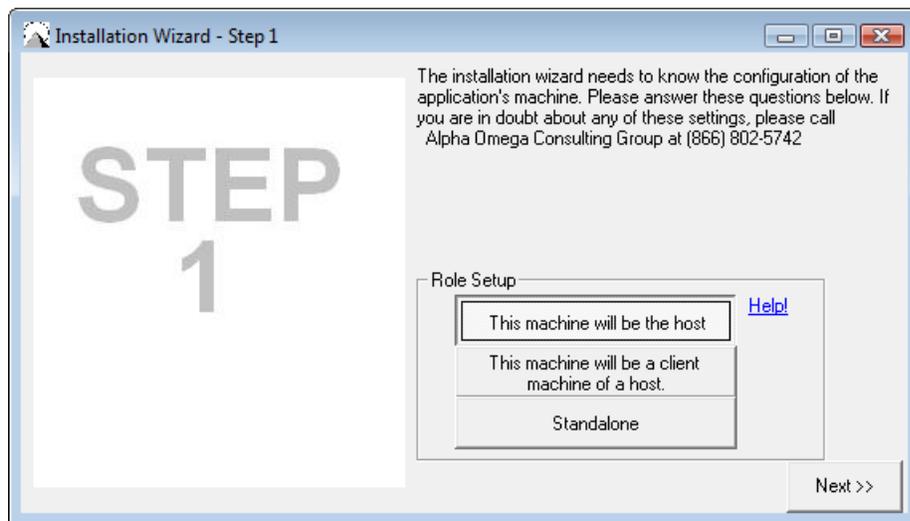
Examples of a network install from the CD.

These examples are intended for those stores that have an existing network.

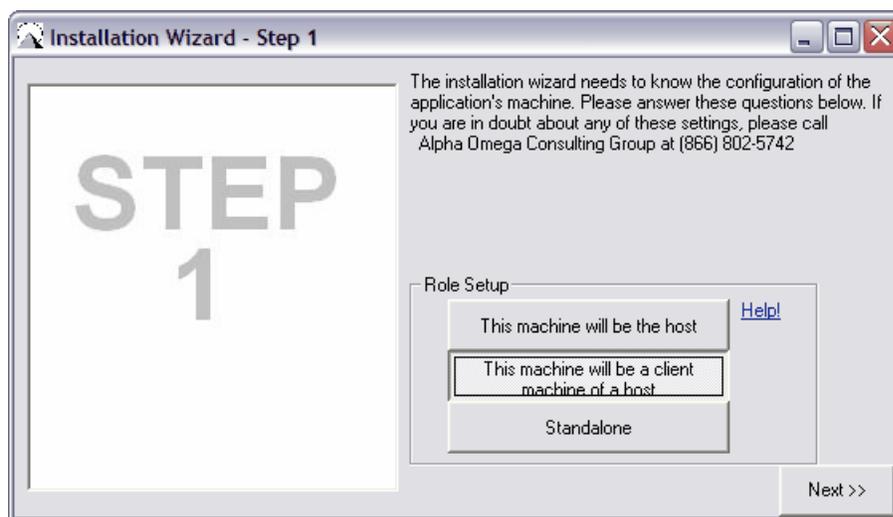
Insert the Title Loan Professional PLUS installation disk into any CD, CD/RW or DVD drive. The auto run feature should begin momentarily. The first screen you see should be:



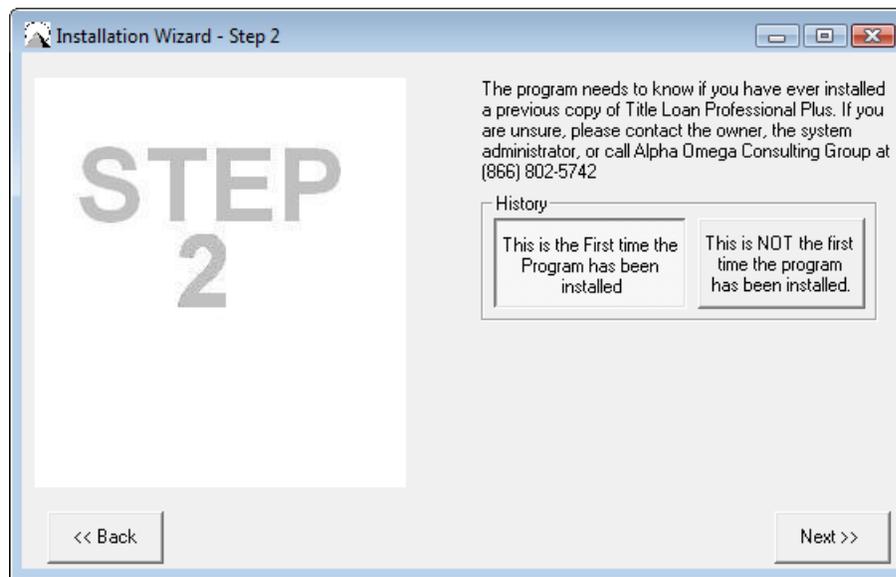
Click on the Next>> button to begin to continue. The next screen is where you select the type of network installation, for this example you will choose "This machine will be the host installation" for a server installation. If this is a client installation follow the previous instructions to this point and then choose "This machine will be a client machine of a host" option. Click on the Next>> to continue.



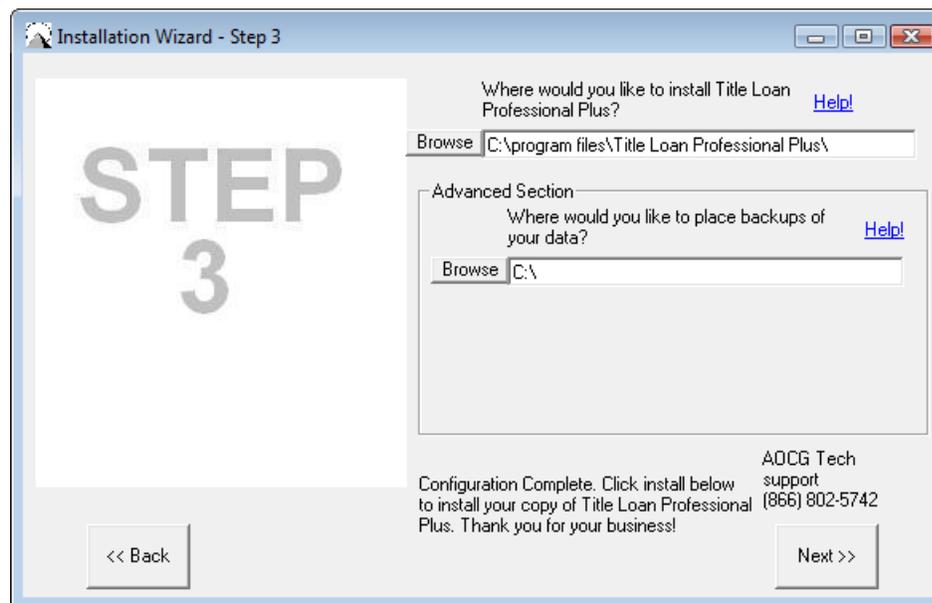
or choose the client installation for workstations



Next you will choose the History of the Title Loan Professional installation. If you are unsure contact the owner, the system administrator, or call Alpha Omega Consulting Group at (866) 802-5742. Once you have made a selection, click the Next>> button to continue.



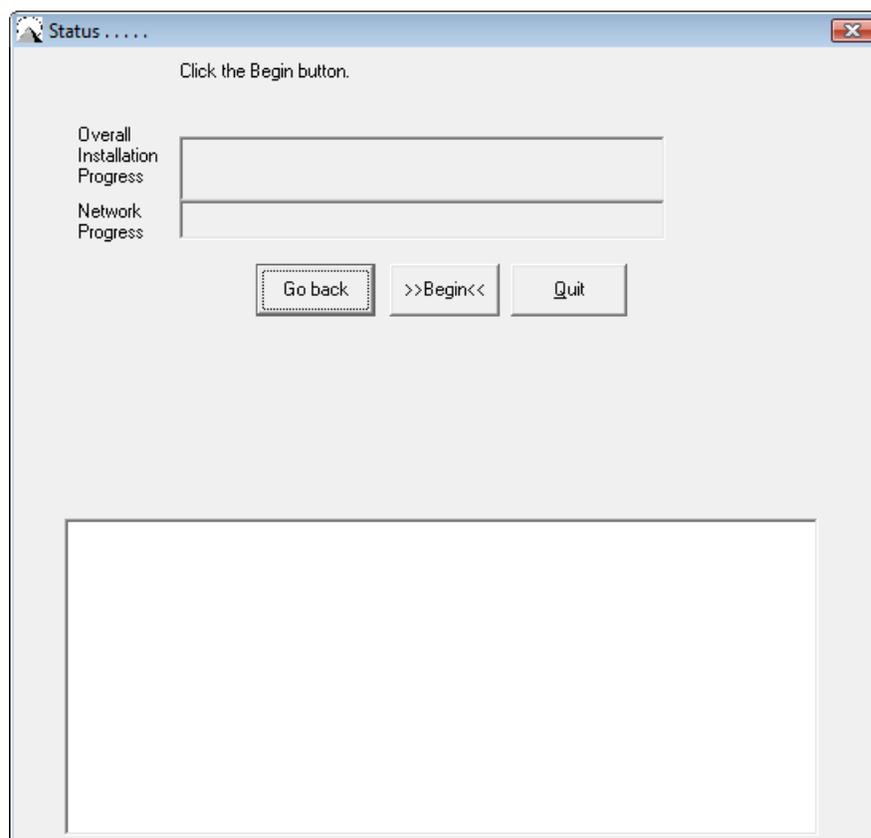
In the next screen you can select where to install Title Loan Professional and where to put the backups of your database. You can leave these options set to the default path or for advanced users of the program, you can customize the installation and data backup paths. Once you are ready to proceed, click on the Next>> button.



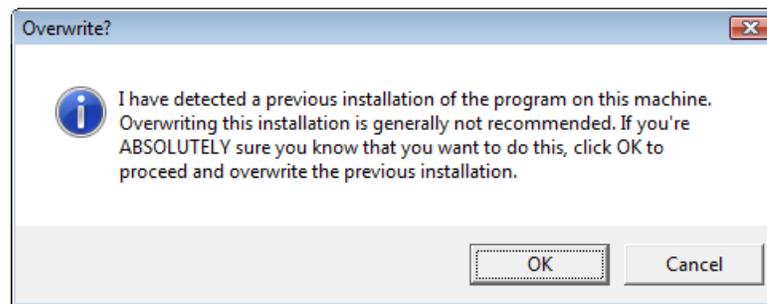
or for a client installation you will only have the option to place backups of your data



You are now ready to begin the installation of Title Loan Professional PLUS! At this time you can go back to make changes, quit or click >>Begin<< to proceed with the installation.

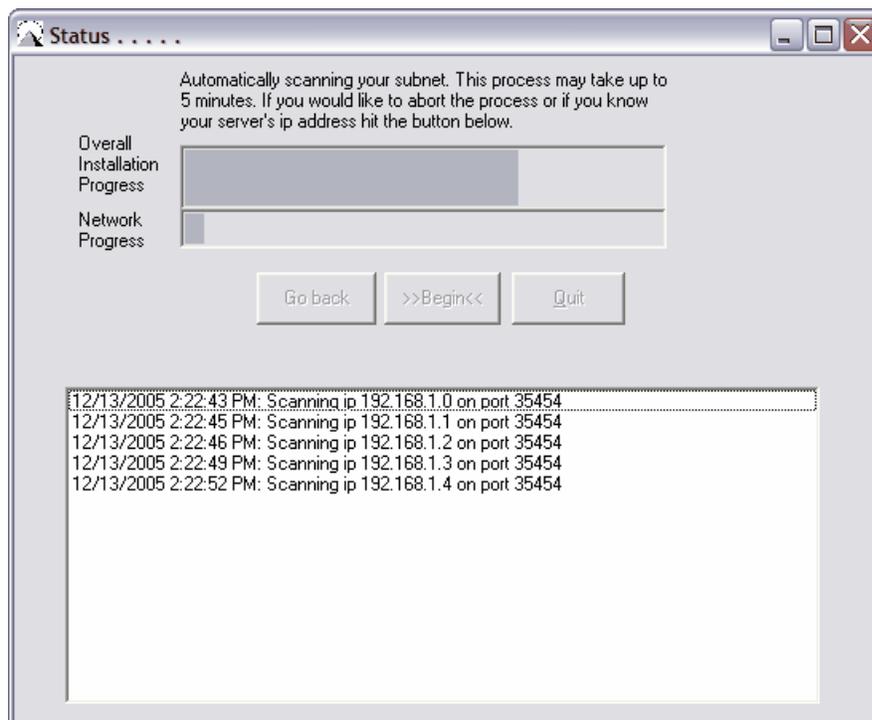


You may see this dialog saying that you have a previous version of the program on your computer. If you are sure that you want to overwrite the program, then select "OK" to continue.

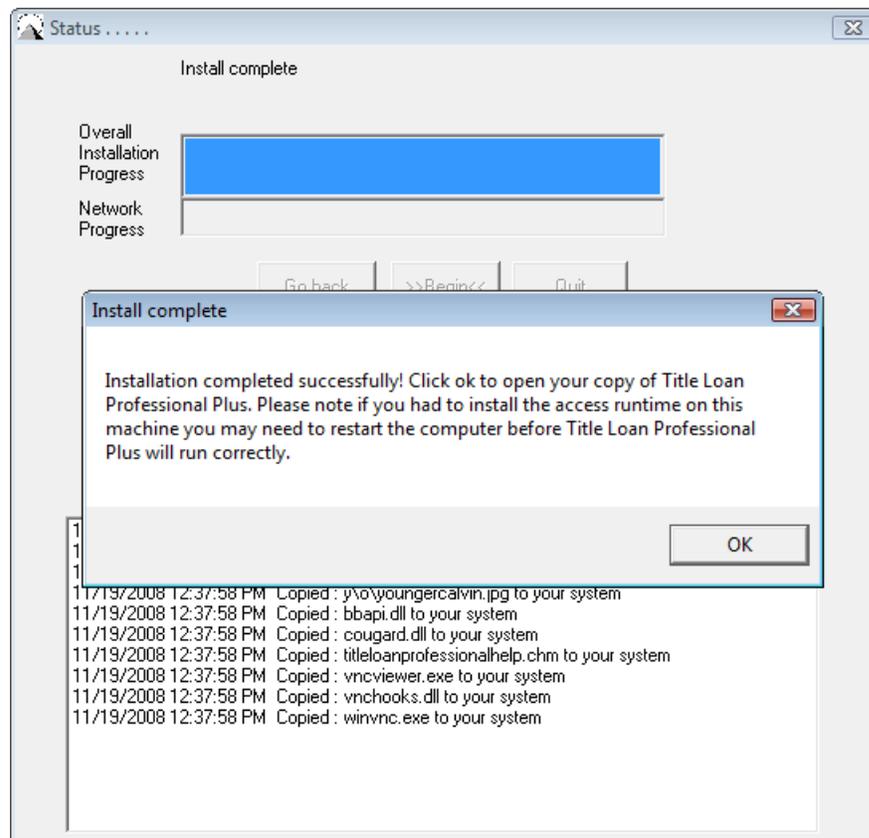


The next screen is the status of your installation, if you do not have any clients setup on your network at this point then you can click on the "Stop waiting and Finish Installation" button. This will finish the installation.

If this is a client installation the program will scan for a server operating as a host on your network.



You will see the install complete dialog box next. Click the OK button to finish the installation. You may need to restart the computer if the Microsoft Access Runtime was installed.



3.14 Teletrack File

If you have problems using Teletrack within Title Loan Professional, the most common problem is that an updated version of a DLL (Dynamic Link Library) is needed. The file needed is `cougard.dll` and it should be placed in the `c:\Program Files\Title Loan Professional PLUS` folder. If you need this DLL file, you should be able to get it from Teletrack, or you can call AOCG and we can e-mail it to you.

To install the new Teletrack `cougard.dll` file you must obtain the latest version of the file either from Teletrack or Alpha Omega, then:

- (1) Close Title Loan Professional on all computers
- (2) Copy or unzip the `cougard.dll` file into the `\Program File\Title Loan Professional Plus` folder
- (3) If you are asked whether to replace the existing file, answer Yes
- (4) Use My Computer to verify that the file `cougard.dll` is correct (the date should be 05/20/2004 or later and the file size should be 196KB or 200,204 bytes)
- (5) Run Title Loan Professional again and test the Teletrack Inquiry
- (6) If the Teletrack Inquiry doesn't work correctly and an older version of `cougard.dll` is installed in another folder, you may have to do a Windows search for `cougard.dll` and delete the older files from the system, but this is generally not required.

3.15 Self Extracting Demo

Installing Self-extracting Demo, no Access Runtime

This version of the demo software is much smaller than the version with the full Access runtime, which is 130MB or larger (making it slow to download or e-mail). If you have Microsoft Access 2000 or later installed, you should be able to use the "no Access runtime" version of the demo. The following instructions assume the demo program has been e-mailed, but the same technique can be used if the file has been downloaded from the AOCG web site, or obtained some other way: (1) Double-click on the e-mail attachment (or on the demo EXE file if not an e-mail) (2) Click on Setup (3) Click on Open (4) On the Select Store Database dialog window, click on OK (5) When the browser window appears, double click on the Titleloan2k icon (6) When the program window appears, if the window is not maximized, maximize it (7) If the client window is not maximized, maximize it Please note that the last two steps are not required when using the full version of TLP, only when running the demo.

3.16 Program Upgrades

To download and install a program update from the AOCG website, do the following:

- (1) Call AOCG to get authorization to upgrade the program and the latest version number
- (2) AOCG will verify the correct upgrade and e-mail you a link to the program upgrade
- (3) When you receive the e-mail, click on the link in the email and it will take you to the program upgrade
- (4) Be sure you have a current backup of Title Loan Professional (on CD, tape, etc.), then follow the instructions in the e-mail to install the program upgrade

Note: Be sure all copies of Title Loan Professional are closed before installing an update

- (5) If you downloaded the upgrade to receive a new feature or to correct a problem, make sure the new program is working correctly; if not, call AOCG.

When prompted, click Open (or Run or Execute, depending on the version of Windows being used).

Part



4 Setting up your Company in Title Loan Professional Plus

This section covers all of the Company Setup Tabs.

General Information | All Loans | Title Loans | Cash Advances | Other Loans | Reports/Forms | Statements | Admin | Contracts

To access the main Company Setup screen, go to tools then select Company Setup from the menu. For state specific setup parameters see the State Specific Company Setup section of this help file .



4.1 Login

Call Alpha Omega Consulting Group, Inc. at 866-802-5742 to get your User Name and Password to login the first time.

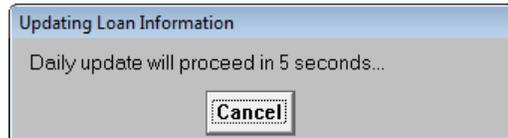
User Name: [call AOCG at 866-802-5742 for a User Name]

Password: [call AOCG at 866-802-5742 for a Password]

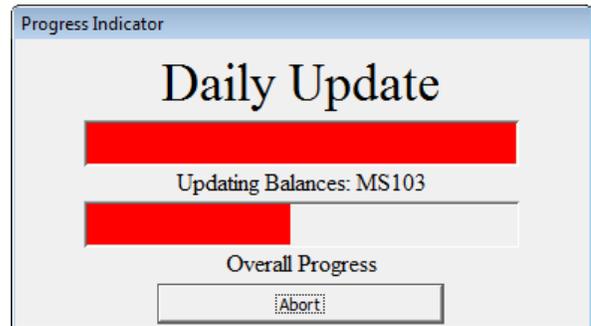
Cash Drawer: [To select a Cash Drawer, click the arrow to the right of the Cash Drawer box and click on "Drawer 1". Once you have selected a Cash Drawer, a Drawer Balance should appear in the Drawer Balance field/area.]

(Note: Title Loan Professional Plus can be setup to automatically display a starting Cash Drawers balance. If no Drawer Balance appears, you may enter a starting Drawer Balance.)

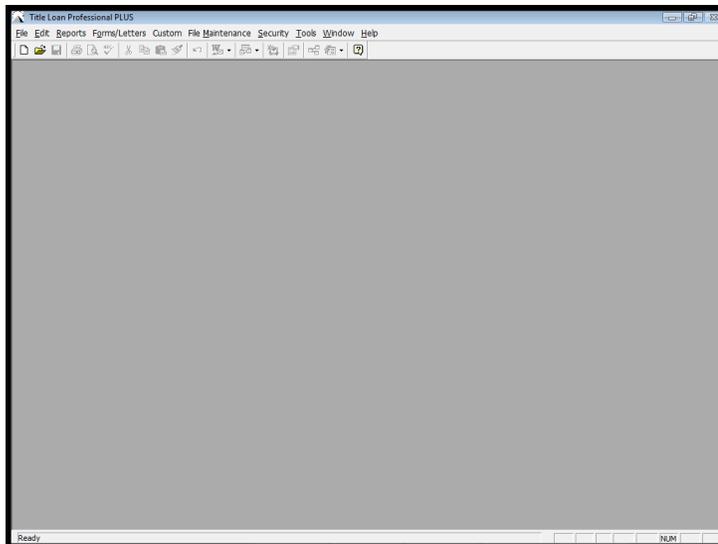
If you have entered a User Name, a Password, have selected a Cash Drawer and a Drawer Balance has appeared or was entered by you, you can now click the button. You will see a dialogue window telling you that the Daily Update will proceed in XX seconds.



Once you have clicked the button, Title Loan Professional Plus will perform a "Daily Update" of all loan information. You will see the Updating Loan Information window shown at right. Do not click "cancel". Let the Daily Update run until it finishes updating all loan information.



Title Loan Professional Plus will display the Daily Update Progress Window while updating the loan information. Once the Daily Update Progress Window clears/closes, you will see a blank screen as shown in the graphic below:



4.2 General Information Tab

This is where you enter general information about the company. The fields shown on the 'General Information' tab, which is the first screen that opens, will populate most of the report and/or contract headings.

First, you enter the Company Name.

Unless your store is part of a larger chain of stores, you do not need to enter information for Alternate Company Name, Store Name, Division, Store Number or Home Office.

Now you enter your address (Address 1) and if you need two lines of space to enter your full address you enter part 2 of your address in Address 2. Now enter your City, State, Zip (Zipcode), County, Phone and Fax number.

If you use Teletrack and have a Teletrack ID and Teletrack Pass Code you should enter that information in the appropriate text boxes on this screen. Teletrack would provide you with this information if you have a Teletrack account.

The Dealer Number and License Code/DMV# are not used in most states. They are needed if you have a special number that needs to appear on your contract or DMV form. If these are required, you should have received them from the appropriate government agencies.

The Web Address is where you would enter your web site address, if you have a web site. (Note: If you desire the web address to appear on certain letters, contracts, etc., you will need to notify Alpha Omega Consulting Group, Inc., and let us know where you want this item to appear.

You should enter a Primary Contact name in the Primary Contact field. This could be the Manager's name or just the word "Manager".

Business hours should be modified to reflect your stores days of operation and business hours.

Do not put anything into the Company Signature field. If you desire a company signature to be automatically printed on checks you must contract Alpha Omega Consulting Group, Inc.

Most customers do not need a Company Logo. If you desire your company logo to appear on contracts, letters, etc., you need to give us a call to discuss adding your company logo.

4.3 All Loans Tab

In the All Loans Tab the "Next Number" field can be changed if you want to start the corresponding Loan Type with a specific number.

Under Loan Type you will see four (4) loan types: Title Loan, Cash Advance, Check Cashing and Miscellaneous. Each loan will be prefixed with the letters that are listed under Prefix. (example: The next Title Loan would be numbered TL101)

The computer would assign the number automatically because there is a check mark in the Assign Column. Max Open Loans column should have nothing in it unless you desire to set a limit on the number of loans a customer/client can have open at one time. The Omit Column should not have any check marks unless you desire to Omit the corresponding loan type from the Loans Tab dropdown for "type of loan". (example: If there was a check mark in the Omit Column for Loan Type "Check Cashing" then Check Cashing would not appear in the Type of Loan field on the Loans Tab.

The assigned button should always be checked unless you want to assign each loan number manually.

Loan Setup					
Loan Type	Prefix	Next No	Assign	Max Open Loans	Omit
Title Loan	TL	101	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Cash Advance	CA	100	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Check Cashing	CC	100	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Miscellaneous	MS	100	<input checked="" type="checkbox"/>		<input type="checkbox"/>

Returned Check Fee apply after day # \$20.00

Use Loan Suffixes?
 N = First Loan, R = Renewal, I = Increase.

Enter the number of days to be used when calculating Daily Interest and APR for Cash Advances:

Default Cash Drawer Balance (If 0, Previous Days Balance will be used.)

Label Printer

Lock Loan and Transaction Dates

Lock Next Payment Date

Update Status of Inactive Loans

Lock Loan Status

Check Printer

Check Type

Next Client No

Assign Client No Automatically?

Returned Check Fee: Be sure to specify the fee you charge your clients for returned checks. Apply after day number: This is always 0 (the number zero), which causes the returned check fee to be applied immediately. No one would ever want the system to wait a certain number of days before applying the returned check fee, but if you do, enter the number of days to wait here.

Use Loan Suffixes? If this check box has a check mark in it the program will append each loan with N = First Loan, R = Renewal, I = Increase (example: If you were doing a Title Loan and "Use Loan Suffixes" is checked, your loan number would be TL101N which would mean, as noted above, that this is the First Title Loan the client/customer has received.

The number of days for the APR is almost always 365. The exception to that would be if a customer had an interest rate 180% or 360% some people use 360% because it cuts down on rounding. Most states do not allow this.

Below that you will find Default Cash Drawer Balance. The default is set to "0" the software will start each days transactions with the previous days closing cash drawer balance. If any amount other than "0" the software will open the cash drawer each day with this figure.

A printer should be selected for the Label Printer. It should be the printer you are using for loans unless you have a separate printer just for producing mailing labels.

The following four (4) options are security options. If you are going to be entering loans and back dating loans you need to leave these unchecked until all back dated loans are in the system.

Lock Loan and Transaction Dates - Keeps Users from doing back dated transactions.

Lock Next Payment Date - Keeps Users from changing the payment date and making the loan

4.4 Title Loans Tab - Default Interest & Fees

Start under Default Interest and Fees.

The first field, under the Amount column, is for the interest rate. You must key the APR in with the "%" sign or you will get strange results. After you key this in hit your "Tab" key and check what you have entered. The second through fifth fees are discussed later.

Next, under the Description column, should be "Simple" Do not change this without talking to AOCG first.

<i>Default Interest and Fees</i>						
Amount	Description	Type	Initial	Recurring	Financed	Recurring
19.00%	Simple	MPR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Interest
	Documentation I		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Renewa
\$18.00	Title Lien Fee	Fixed Rate	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		Fixed Rate	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		Fixed Rate	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Max Terms	Accrual Method	Loan Length	Max days	Due Date Calc De		
Renewal Activation Date	11/1/2005	Use Progressive Due Date Calculation Method?				
Allow Advance Installment Loan Payments						

Under the Type Column put APR if using an Annual Percentage Rate or MPR if using a Monthly Percentage Rate.

Initial would normally not be checked if you are doing daily interest. It would normally be checked if you are charging interest from the first day of the loan.

Recurring should be checked in all circumstances unless you are doing renewals.

Most of the time the second amount field will be blank. If you are going to finance the fee, check the checkbox under the Finance Column. If you are not financing the fee, do not put a checkmark in the Finance Column.

The third amount field will always be used for the Title Lien Fee. Enter the Title Lien Fee amount then the Description.

The fourth and fifth fee fields are for documentation fees, etc.. If you have any unusual fees, do a test loan and if the fee does not appear on the contract, call AOCG and explain where it should appear on the contract.

Max Terms is used only in states where the default interest can only be charged for a certain number of periods. (example: In Georgia Max Terms is 3 because you can only charge interest over 12.5% for the first 3 months.

Accrual Method is normally daily if doing daily interest. The computer will figure the interest to the closed penny and round. Daily Rounded per period, the system will try to be more accurate with the interest and will round the interest each day so the interest for the period will be as close to the APR as possible. If you do not understand this please call AOCG.

Loan Length Average Daily balance waits till the end of the period based on the average daily balance.

Max Days is not used anymore.

Due Date Calc is normally "default". "With Payment" tells the computer that if the persons pays all the interest that is owed by a certain date, automatically they get the loan length number of days before they have to make a payment. If you do not understand this please call AOCG.

Renewal Activation Date is only used in Tennessee. It is 11/01/2005. Leave blank for all other states.

Use Progressive Due Date Calculation Method? The normal answer is "Yes". If someone makes a payment and they are not current, the due date will move forward to the end of the last period they paid in full. If "No" is selected when the customer becomes past due the due date freezes and it

At this point, you would start to configure the Company Setup - Alternate Interest and Fees (Charged after last term) section

Click link to go to "[Title Loan Tab - Alternate Interest & Fees](#)"

4.5 Title Loans Tab - Alternate Interest & Fees

The Alternate Interest and Fees (Charged after last term) section applies only to the state of Georgia.

If you are in the state of Georgia, the Amount will be 12.50%, the Description should be "Renewal Fee", the Type should be "MPR", Recurring should be checked and Accrual Period should be "Monthly". Apply Late Fee should be "Do Not Apply" or blank.

<i>Alternate Interest and Fees(Charged at</i>				
Amount	Description	Type	Recurring	Mo
12.50%	Renewal Fee	MPR	<input checked="" type="checkbox"/>	Mo
Apply Late Fee	Do Not Apply		Late Fee Type	Late

If you are going to apply a late fee, you should close the company setup window.

Now go to File Maintenance, then Late Fees.

For the ID put "Late Fee", for Description put "Late Fee" and enter an amount (20), Type would be "Fixed Rate" and Transaction would be "Late Fee". If you have any questions, please contact AOCG at our toll free number.

[Continue with Title Loan Tab - Other](#)

ID	Description	Amount	Type
Late Fee	Late Charge or Fee	20	Fixed Rate
*			

4.6 Title Loans Tab - Other

Continuing with the Title Loan Tab...The "**Renewals**" area is from Max Number of Renewals to

Maximum Loan Amount.

If you **are not doing manual renewals**, all of the below listed fields should be "blank".

- 1 - Max Number of Renewals - "blank"
- 2 - Minimum Finance Charge(Percent of Amount Financed) - "blank"
- 3 - Min Renewal Payment:Fees Plus (after "of" leave as "Original Loan Amount")
- 4 - starting with renewal no. - "blank"
- 5 - Allow principal increase with renewal? - "blank"
- 6 - Print Renewal Notice with Receipt? - "blank"
- 7 - Principal reduction calculation method for automatically renewing accounts - "blank"
- 8 - Add scheduled principal reductions to the minimum payment for automatically renewing accounts? - "no check mark"
- 9 - Automatically notify user if a scheduled principal reduction has not been met? - "no check mark"
- 10 - Minimum Loan Amount - "blank"
- 11 - Maximum Loan Amount - "blank"

Max Number of Renewals		Minimum Finance Charge(Per	
Min Renewal Payment:Fees Plus		of	Original Loan Amount
Allow principal increase with renewal?	<input type="checkbox"/>	Print Renewal Notice w	
Principal reduction calculation method for automatically renewing acco			
Add scheduled principal reductions to the minimum payment for automa			
Automatically notify user if a scheduled principal reduction has not bee			
Minimum Loan Amount		Maximum L	
Display past due principal with each installment loan payment ?			
Convert outstanding interest to principal at the end of each term(Non-Inst			
Restore fee to the default fee if a customer is past due?			
Require a minimum payment starting with renewal number?			
Loan length in days. Enter 1 for due dates on the same day each mont			
Change account status to 'to be repoeed' after how many days late?			
Title Loan Contract		GAB	Contract Print
Receipt		Receipt5	Renewal Rec

If you **are doing manual renewals...**

Max Number of Renewals - How many renewals are legal. It differs from state-to-state. If there is no limit put "999".

Minimum Finance Charge(Percent of Amount Financed) - Is only used for Missouri (only 75% in Missouri)

Min Renewal Payment:Fees Plus (the percentage of the Original or Current Loan Amount - could be 10% or 20%, whatever your state allows) of "Original Loan Amount" starting with renewal no. (enter the renewal number that your state allows you to start charging a renewal fee-it could be "2" or "3" etc.)

Allow principal increase with renewal? - Should be "checked" if the person can borrow more money as part of the renewal process.

Print Renewal Notice with Receipt? - Most states don't require a renewal notice other than Tennessee. If in Tennessee, select either "Notice1" or "Notice2"

NOTE: If you have an internet connection, you can "[Click Here](#)" to view all contracts, letters, forms, reports, receipts and notices that are automatically generated by Title Loan Professional Plus.

Principal reduction calculation method for automatically renewing accounts - If you are going to require principle with the payment, if you select "Periodic" it means that the customer has to pay the mandated percentage with each renewal. If you select "Cumulative" as long as the customer is on or ahead of schedule the program will not enforce that rule as long as they are not falling behind schedule. When in doubt, use "Periodic". Some states are picky.

Add scheduled principal reductions to the minimum payment for automatically renewing accounts? If you want the minimum payment to be just the interest, this must be unchecked. If checked, the payment will include the minimum reductions.

Automatically notify user if a scheduled principal reduction has not been met? If checked, whenever you take a payment, if the customer has not paid all the principal payment that they should, you will receive a warning message.

Minimum Loan Amount - Only applies if you have a certain amount you don't want to loan less than. Otherwise, leave blank.

Maximum Loan Amount - Only applies if you have a certain amount you don't want to go over. Otherwise, leave blank. Some states like Tennessee have a limit, you can't go over \$2,500.00.

Display past due principal with each installment loan payment? If you want to see the Past Due Principal with each installment loan payment, this must be "checked". If you do not want to see the Past Due Principal with each installment loan payment, this must be "unchecked".

Convert outstanding interest to principal at the end of each term (Non-Installment Loans)? This is not allowed in most states.

Restore fee to the default fee if a customer is past due? "Unchecked"

Require a minimum payment starting with renewal number? If you renewal number where you want to start requiring a minimum

payment, enter the number.

Loan length in days. Enter 1 for due dates on the same day each month. When in doubt, 30. Some states you can enter "1" to keep payments the same date. The number must be legal in your state.

Change account status to 'to be repoed' after how many days late? If you don't want the program to change the loan from "Past Due" to "To Be Repoed", you want a large number in this field like "999". If you want the program to move a customer from "Past Due" to "To Be Repoed" you need to tell the program how many days late. If you are doing a 30 day loan and you want to take the customer to "To Be Repoed" in 45 days, you would put "15".

Title Loan Contract - Select a contract for your state. If not in the United States, select an "Any State" contract.

Contract Printer - Select the printer you want the contract to go to.

Receipt - Receipt 5 is our most common receipt. If you are in Virginia, Kansas or Iowa, we recommend Receipt 6.

Renewal Receipt - Only used if you are doing manual renewals.

Print Checks for Title Loans? Should only be checked if you have laser checks compatible with our software. If you need to order checks that are compatible

Print Power of Attorney? Will print a Power of Attorney with the contract. This is used should you need to go to court.

Print Privacy Notice? Required by law!

Print Affidavit of Fact? Not normally used. It is if a customer has a different name or alias. It basically says the customer has two or more names.

Print Reminder to Borrower? Reminds the borrower that this is a high interest rate loan and should you have other sources of credit, you should probably use them. This is to keep the customer from saying they didn't know what kind of loan they were getting into.

Print No Liens Letter? A letter stating the borrower has no prior liens against the vehicle.

Print Title Key Receipt at payoff? A form that says the borrower did receive his title and keys upon paying the loan off.

Notice To Title Loan Borrower? Reminds the borrower that this is a high interest rate loan and should you have other sources of credit, you should probably use them. This is to keep the customer from saying they didn't know what kind of loan they were getting into.

Non-Renewal Notice? Only used in Tennessee if you want to print a form with the payment saying if the customer doesn't meet the terms of the agreement, the loan will not be renewed.

Renewal Notice? Only used in Tennessee.

4.7 Cash Advances Tab

Cash Advance Length (days): The most common entry here is 14, for a default 14 day loan. This field does not limit the number of days a loan can be, this is merely the default (most common) loan length in days. Minimum Loan Length in days - Normally left blank unless you have a Minimum Loan Length.

Maximum Loan Length (in days): Normally 30 or 31. This sets a limit for the maximum loan length in days. Some states limit the maximum number of loan days, so be sure to use the correct upper limit for your state, if applicable.

Cash Advance Contract: Be sure to select the appropriate contract for your state. State-specific contracts are prefixed with the state's postal code. So contracts for Tennessee start with TN, contracts for Missouri with MO, etc. Do not try to type in this field: click

on the dropdown control and scroll up or down to the contracts for your state. If there is not a contract for your state, you can select the Any State contract (which will be toward the top of the list), or you can submit a contract to Alpha Omega to be added to the contract list. If you're not sure which contract to use, select the highest numbered contract for your state as the highest numbered contracts are the most recent. After you have done a cash advance loan, you can print the loan with each contract to see what they look like. You do not have to change the company setup to do this: you can select any contract from the contract print dialog. Be sure to write the contract number in the upper right hand corner of each contract so that you can tell which printed contract matches the contract number in the program. Once you have decided which contract you want to use, you can return to this field in the company setup and make it the default contract. *(Note: If you have an internet connection, you can [Click Here](#) to view all contracts, letters, forms, reports, receipts and notices that are automatically generated by Title Loan Professional Plus.)*

Advance Amount	Advance Fee
\$50.00	\$8.00
\$60.00	\$10.00
\$70.00	\$12.00
\$80.00	\$14.00
\$90.00	\$15.00
\$100.00	\$17.00

Advance Amount	Advance Fee
\$50.00	\$8.00
\$60.00	\$10.00
\$70.00	\$12.00
\$80.00	\$14.00
\$90.00	\$15.00
\$100.00	\$17.00

Renewal Receipt: This field is normally left blank.

Cash Advance Calculation Method:

Cash Advance Calculation Method: the options here are Flat APR (in which case the default APR is entered in the next field below), Flat Fee, and Flat Fee based on advance length. If the Flat Fee methods are chosen, you will see a table appear that allows you to set up your fee for each loan amount your company offers. It is very important to choose the appropriate method for your state's regulations and the way your company intends to operate.

Use the "Flat APR" method if your company changes the fee based on the number. For instance, if your company charges \$20 per \$100 on a 14-day loan, and the fee decreases for fewer days and increases for more days, you would select the Flat APR method with an APR of 521.43%. Be sure the APR is entered exactly as shown,

Post Maturity Interest Setup (Interest will be charged at the time of payment or renewal): If you are in Louisiana, please call AOCG for any fields in this area.

The fee table at the bottom of the window should be edited carefully. To delete an item, click in the Advance Amount field, then click the area with the arrow then hit your "Delete" key on your keyboard. To change a fee, click in the fee and make the necessary change. To add a new entry, go to the bottom of the fee area and add the new entry.

4.8 Other Loans

Default Check Cashing Fee - 3.00%

(You must add the "%" sign)

Check Cashing Agreement - Agreement 3

Profit Per Money Order - If you want to discuss this, please call AOCG.

Maximum Installments - If you want to discuss this, please call AOCG.

Alternate Cash Advance Loan Renewal/Minimum Finance Charge Parameters - If you want to discuss this, please call AOCG. This is normally only used in Missouri.

Default Check Cashing Fee		3.00%
Check Cashing Agreement	Agreement 3	
Profit Per Money Order		\$0.00
Maximum Installments		

Alternate Cash Advance Loan Renewal/Minimum Finance Charge Parameters.

Use for loans above	
Loan Length (days)	
Cash Advance Contract	
Max Number of Renewals	Minimum Finance Charge(Percent of Amount Financed)
Min Renewal Payment:Fees Plus	of starting with renewal no.
Allow principal increase with renewal?	<input type="checkbox"/>

4.9 Reports/Forms Tab

Default Loan Type - Select the loan type that you use most.

Default Print Method - Default is Screen. If you send the printout to the Screen, you can still print the report by holding CTRL and hitting "P".

Daily Summary (YTD Totals) - The two fields listed Paid Our Calculation and Insist Posting are normally not changed. Call AOCG if you have any questions.

Data Entry Defaults - The Personal Tab Display field should be set to Detailed.

The fields **Cash Advance Contract Copies**, **Title Loan Contract Copies**, **Check Cashing Contract Copies**, **Cash Advance Receipt Copies** and **Title Loan Receipt Copies** tells the program how many copies to print. This can be changed in the Print Dialog window that appears each time you print a document.

Report Defaults	
Criteria Screen Defaults	
Default Loan Type	Title Loan
Default Print Method	Screen
Daily Summary (YTD Totals)	
Paid Out Calculation	All Customer Paid Accounts
Insist Posting	No
Data Entry Defaults	
Personal Tab Display	Detailed
Cash Advance Contract Copies	1
Title Loan Contract Copies	1
Check Cashing Contract Copies	1
Cash Advance Receipt Copies	1
Title Loan Receipt Copies	1

4.10 Statements Tab

The Statements Tab are normally only used by companies doing LOC (Line of Credit) loans which are Virginia, Kansas and Iowa.

If you would like to use this for any other state, it may not work properly and this feature is an additional \$500.00.

If you think you need to use Statements, please contact AOCG.

If you are in one of the above listed states or have contacted AOCG and had Statements configured for your state, you will need to set the following settings:

Create statements for all title loans? - Should be checked.

Initial statement due date will be the loan date plus how many days? This should be "15". Do not use a number "30" or higher since it will confuse the program. It should be under "25".

Initial statement Minimum Payment will be all fees due plus what percentage of the principal balance? This will normally be 0.00%. Be sure and include the "%" sign.

Subsequent statement due dates will be the system due date plus how many days? Normally the loan cycle will be based on the loan length in days in the Title Loan setup. The normal entry here is "5".

Use the statement due date as the system due date? This should normally be checked.

Subsequent statement Minimum Payments will be all fees and interest due plus what percentage of the principal balance? If you are going to require principal with interest statement this would be 5.00% or 10.00% or if no principal 0.00%.

Payment Application Method: Current Period adds all fees and interest applied during the current period then applies any payments made. This balance plus any unpaid fees and interest from previous periods is the minimum payment. Previous Period adds all interest and fees charged during the current period plus any unpaid interest and fees from previous periods. This balance or the account balance if it is less than interest and fees charged for the period is the minimum payment.

Payoff Calculation Method Should be "Average Daily Balance" With this method no interest accrues until the end of the period. If the person pays the loan before the end of the period, the customer pays no interest.

Grace period in days - This would be left blank

Use the statement payment due as the system minimum payment? This should be checked.

Select the statement you want to use - Most customers use Statement 1. Please check them carefully to make sure they are setup the way you want them to be.

Statement Message (Leave blank to use the default message.) - There is a default message that will appear if you leave this field blank or you can type a message here and it will replace the default

The system will only create statements for title loans. If Loan Length Average Daily Balance is selected for the accrual method invoices will always be created. If nothing is entered in the minimum payment boxes the minimum payment will be 5% of the principal balance plus any fees due.

Create statements for all title loans?

Initial statement due date will be the loan date plus how many days?

Initial statement Minimum Payment will be all fees due plus what percentage of the principal balance?

Subsequent statement due dates will be the system due date plus how many days?

Use the statement due date as the system due date?

Subsequent statement Minimum Payments will be all fees and interest due plus what percentage of the principal balance?

Payment Application Method: Current Period adds all fees and interest applied during the current period then applies any payments made. This balance plus any unpaid fees and interest from previous periods is the minimum payment. Previous Period adds all interest and fees charged during the current period plus any unpaid interest and fees from previous periods. This balance or the account balance if it is less than interest and fees charged for the period is the minimum payment.

Payoff Calculation Method

Enable grace period for each cash advance?

Grace period in days

Use the statement payment due as the system minimum payment?

Select the statement you want to use.

Statement Message (Leave blank to use the default message.)

4.11 Admin Tab

Automatically compact the data file after how many days?
Default is "15"

How many automatically generated backup files would you like to keep on your computer? Default is "5"

Warning: You should institute some type of backup routine to insure that your customer data, loans, etc., are restorable should something happen to your backend database containing your loans, customers or any transactions that have occurred since you started using the Title Loan Professional Plus program. See [Data Backup Procedure](#).

Use the loan verification screen when processing Cash Advances? This is not used.

Use automatic batch payment processing? This is not normally used except by very large operations.

Do not allow users to view the cash drawer? This should be checked if you do not want your employees with "User Rights" to view the cash drawer.

Make the employee screen visible only by administrators? This should always be checked.

Print refund checks for loans with credit balances? This is not normally used. Give AOCG a call if you want to activate this.

Automatically compact the data file after how many days?
How many automatically generated backup files would you like to keep on your computer?
Use the loan verification screen when processing Cash Advances?
Use automatic batch payment processing?
Do not allow users to view the cash drawer?
Make the employee screen visible only by administrators?
Print refund checks for loans with credit balances?

4.12 Contracts Tab

This area is "Under Construction" and not used at this time

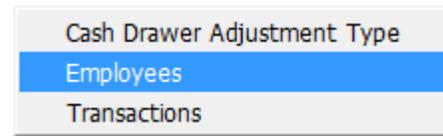
Most of our customers who desire contracts that they can correct minor spelling errors, etc. without getting AOCG's assistance, are using our contracts created in Microsoft Word. If you would like to find out more about Microsoft Word contract, please give AOCG a call at our toll free number (866) 802-5742.

You have completed Stage #1 of your Company Setup.

4.13 Security Employees

You should now click on Menu Item, **S**ecurity then select Employees as shown below:

File Edit Reports Forms/Letters Custom File Maintenance **S**ecurity Tools Window Help

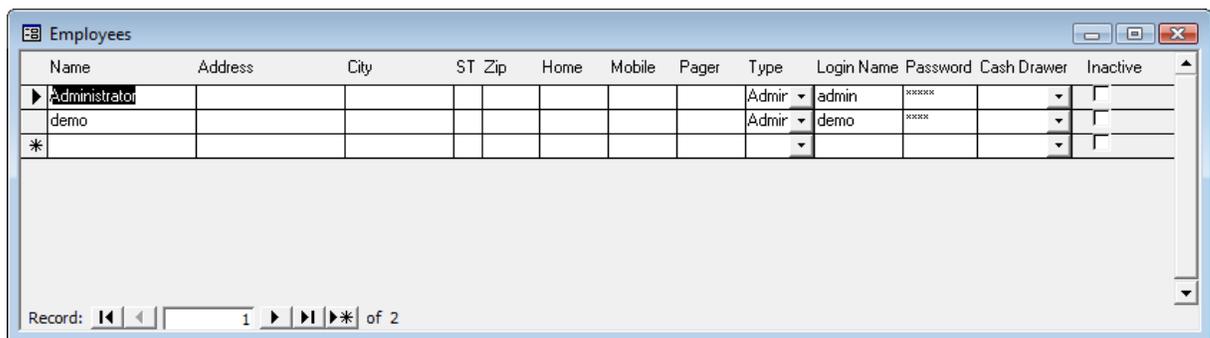


We highly recommend that you do not change the Administrator "admin" account. You can lock yourself out of the program by making changes. Leave the "admin" login and "admin" password as is.

When you setup a new user you should go to the bottom of the list to the " * " and then add the new user.

All fields over to Type are optional. Admins can delete loans, clients, posted transactions, change employee setup, change company setup. Anyone who you do not want to have access to the above items should be setup as a "User". The "Login Name" should be short and easy to remember and the "Password" should also be short and easy to remember.

Click on the " x " in the upper right hand corner to close and save the information.



4.14 Security - Transactions

You do not need to change anything other than the first five (5) transactions.

Title Loan, Cash Advance, Cash, Money Order and Check are the ONLY transactions that may need a change. Title Loan and Cash Advance should not have a check in "Apply to Cash Drawer". Cash, Money Order and Check should have a check in "Apply to Cash Drawer".

If you have certain items that you do not want the "User" to do, you can put a check in the Administrators only column.

Description	Category	Factor	Default Amount	Apply to Cash Drawer	Places a hold on the account	Administrators only
Title Loan	New Loans	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cash Advance	New Loans	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cash	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money Order	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest	Interest	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rt Chk Chrg	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RC Payment	Customer Payments	-1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rt Chk Pmt	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4.15 File Maintenance - Title Loan Contract List

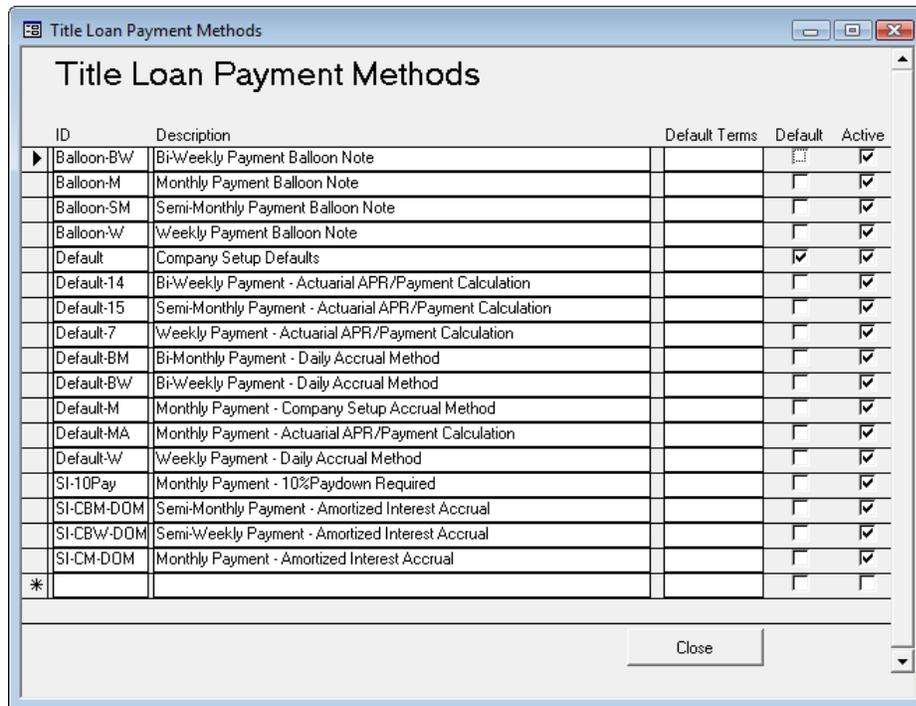
Click on Menu item, File Maintenance then Title Loan Contract List.

You must go here and first, click the "Select All" button. Now scroll through the list and uncheck any contracts that you want to appear when you select "Save+Print" in the loans tab.

All contracts that DO NOT have a check mark in them will appear at print time.

Contract Name	Omit From Dialog Box
AL1	<input checked="" type="checkbox"/>
AL2	<input checked="" type="checkbox"/>
AL3 - Pawn	<input checked="" type="checkbox"/>
AL4	<input checked="" type="checkbox"/>
Any State	<input checked="" type="checkbox"/>
Any State - 2	<input checked="" type="checkbox"/>
AR1	<input checked="" type="checkbox"/>
AR2	<input checked="" type="checkbox"/>
AZ01-Word	<input checked="" type="checkbox"/>
AZ02a	<input checked="" type="checkbox"/>
AZ04-OrigFee	<input checked="" type="checkbox"/>
AZ06	<input checked="" type="checkbox"/>
AZ07	<input checked="" type="checkbox"/>
AZ1	<input checked="" type="checkbox"/>

4.16 File Maintenance - Type Loan Payments

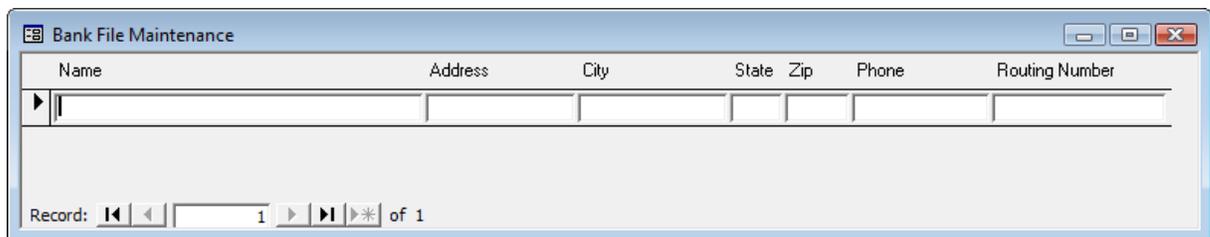


These are different type of loans and you should call AOCG to make sure you have the appropriate one checked. The most common one is "Default". Notice in the example above, there is a checkmark in the column "Default" for the Company Setup Default description. This is the default payment method.

You will "uncheck" the checkbox for any loan types that you do not want to be Active. Any that are checked are selectable from the Loans Tab in the Clients window.

4.17 File Maintenance - Financial Institutions

Click on Menu item, File Maintenance then Financial Institutions.



This is where you build a list of Financial Institutions. You can add the names as you add new customers but you must go here in order to add the Routing Number. If using ACH transactions, you must have the financial institutions correct Routing Number or problems will occur.

4.18 Help File

Click on Menu Item Help, then Title Loan Professional Plus.

Title Loan Professional Plus Manuals & Help Files

(You must have an internet connection for the below listed features to work properly.)



Adobe PDF Platform independent PDF format

[Open a printable Title Loan Professional Plus Manual in your browser](#) ①②③



e-Book Electronic Book in Windows Executable Format

[Download Title Loan Professional Plus Manual in e-Book format](#)

- ①- The manual will open in your browser, if your browser has the Adobe Acrobat Reader add-in installed. Once open in your browser, click the "Print Button" or save the manual to your computer using the "Floppy Disk Button".
- ②- If your browser does not have the Adobe Acrobat Reader add-in installed, you will be given the option to download and save the manual to your computer.
- ③- There are many options when printing the Title Loan Professional Plus manual. Choose your print options carefully!

4.19 Most Common APR Calculations and Percentages.

APR Calculations and Common Percentages

Common APRs based on a 365 day year are:

\$28.00 per \$100 on a 14 day loan: 730.00% (\$2.00 per day)

\$25.00 per \$100 on a 14 day loan: 651.79%

\$20.00 per \$100 on a 14 day loan: 521.43%

\$19.60 per \$100 on a 14 day loan: 511.00%

\$18.00 per \$100 on a 14 day loan: 469.29%

\$15.00 per \$100 on a 14 day loan: 391.07%

\$14.00 per \$100 on a 14 day loan: 365.00% (1\$.00 per day)

\$10.00 per \$100 on a 14 day loan: 260.71%

To calculate the APR based on a 365 day, use this formula:

APR = desired fee on a \$100 loan, multiply by 365, divide by 14

To calculate the APR for loans other than 14 days or for years other than 365 days, use this:

APR = desired fee on a \$100 loan, multiply by days in year, divide by loan days

Common APR for non-14-day loans:

365.00% = \$30.00 per \$100 on a 30-day loan

304.17% = \$25.00 per \$100 on a 30-day loan

243.33% = \$20.00 per \$100 on a 30-day loan

182.50% = \$15.00 per \$100 on a 30-day loan

121.67% = \$10.00 per \$100 on a 30-day loan

4.20 Setting up a Title Loan Payment Method

If you are doing title loans, it is important that you specify the default (most common) payment method by checking the default check box of the appropriate title loan payment method. All payment methods that can be used should be checked as active. All payment methods that are not used should have both the default and active boxes unchecked. If you have a default number of terms (the scheduled number of payments), you can enter the default. If the number of terms varies from loan to loan, it is best to leave the default terms blank and specify the number of terms at the time the loan is entered. The most common payment methods are:

Default: Any non-amortized, non-balloon loan. This is the most common payment method. The Company Setup for Title Loans solely determines how interest is calculated and accrued.

SI-C*-DOM: An amortized loan with pre-calculated interest and a "day of month" payoff calculation. The asterisk is replaced by letters denoting the payment frequency: M=monthly, BM=bimonthly (twice per month), BW=biweekly (every two weeks). The interest is calculated and applied per the precalculated amortization schedule and the interest does not vary from the amortization schedule until the loan is paid off in full. When the loan is paid off, there are two payoff methods. The first method writes off all unearned interest for the current month, and all future interest, but does not discount any interest for prior periods. The second payoff method is a true daily interest payoff. The program recalculates the interest from "day one" up to the payoff date and adjusts the payoff amount accordingly.

Default-* (Company Setup/Daily Accrual Method): An amortized loan with a true daily periodic interest accrual, per the Company Setup for Title Loans. The asterisk is replaced by letters denoting the payment frequency: M=monthly, BM=bimonthly (twice per month), BW=biweekly (every two weeks), W=Weekly. It is important that the Company Setup be correct, and will normally be an Accrual Method of Daily, with the interest setup having the Initial check box unchecked and the Recurring checkbox checked. With this type of loan there is no payoff calculation, since interest is calculated and applied on a daily basis.

Default-* (Actuarial Method): An amortized loan with a true daily periodic interest accrual, per the Company Setup for Title Loans. The asterisk is replaced by letters denoting the payment frequency: MA=monthly/actuarial, 15=bimonthly (twice per month), 14=biweekly (every two weeks), 7=Weekly. It is important that the Company Setup be correct, and will normally be an Accrual Method of Daily, with the interest setup having the Initial check box unchecked and the Recurring check box checked. With this type of loan there is no payoff calculation, since interest is calculated and applied on a daily basis. This method varies from the other Default methods in that the user can "synch" up the first payment to a client's next payday, and the computer will refigure the contract APR to account for the fact that the first period is different in length to all subsequent periods. With this method, it is up to the user to tell the program the first payment due date by changing it on the loan screen before clicking the SAVE+PRINT button.

Balloon-*: A balloon loan with a predetermined number of payments. The asterisk is replaced by letters denoting the payment frequency: M=monthly, SM=semimonthly (twice per month), BW=biweekly (every two weeks), W=Weekly. It is important that the Company Setup be correct, and will normally be an Accrual Method of Daily or Loan Length, with the interest setup having the Initial checkbox either unchecked (for daily interest) or checked (for loan length accruals), and the Recurring checkbox checked (unless manual renewals are done at the time the client pays). With this type of loan there is no payoff calculation if the interest is considered a flat fee for the period, or one of the two provided payoff methods can be used.

SI-10Pay: This method is used only for Mississippi, for a 10 payment loan with a minimum 10% principal reduction required on each payment. If the client does not pay the full 10% principal reduction, the principal is still owed to the lender, but the interest for the next period is reduced by a

minimum of the state-mandated 10%.
box unchecked

4.21 State Specific Company Setup

State Specific Company Setup Parameters

Each state has specific parameters and contracts that must be used for compliance with the state laws. There are also specific settings for the way each company wants to do business. This section of the help file documents the company setup for specific states. Please keep in mind that these are simply suggestions, and that it is your responsibility to make sure that all loans you make comply with all Federal, State and Local regulations.



4.21.1 California Company Setup



California Company Setup Guide:

Here is the link to [APR Calculations and Common Percentages](#)⁵⁷

From discussions with multiple operators in California, we understand that cash advances in California are done on a flat rate basis, with a maximum interest/fee of 15% of the principal amount regardless of loan length, which cannot exceed 30 days. This means that you should not allow the program to charge additional interest if a cash advance is paid late. It is our understanding that some California operators reduce interest for early payments, and some do not. We assume this is a matter of choice, and that there is no rule prohibiting such discounts, but we recommend that you check with the state of California to verify this.

4.21.2 Mississippi Company Setup



Mississippi Company Setup Guide:

Here is the link to [APR Calculations and Common Percentages](#)⁵⁷

Please note that the guidelines below are simply comments about how we have seen a Mississippi

client set up their TLP for their company, and Mississippi state regulations obviously supersede these comments. You should be very careful to make sure your company setup complies with all current Mississippi and Federal regulations, which are subject to change and interpretation. This is a "sample" company setup for a single Mississippi client, and the options you choose may be different if you elect to operate your company differently.

Interest rate: 25.00% MPR. For daily interest loans done on an accrued loan length period of 30 days, the Initial box will be checked and Recurring will be checked.

If there is a Title Lien Fee and daily interest is being used, the title lien fee (normally \$10.00 or \$15.00) should be set up as a "Fixed Rate" with Initial and Financed checked and Recurring not checked. This should not be entered on the line immediately below the Interest line, but on the next line below (line two is reserved for origination fees that convert to renewal fees and other special instances). If your company does not charge a Title Lien Fee, simply change the amount field to 0.00 or blank out the field.

It is our understanding that in Mississippi, daily interest are unlimited in length. Therefore, the Max Term field should be blank, the Accrual Period should be "Loan Length," the Max Days should be 0 or blank, and the Due Date Calculation will be either blank or "Default" if the due date is to be changed in fixed 30 day periods, or "with payment" if the next due day is to be 30 days from the day a client pays bringing his or her account current, or "buying days" if the payment is divided by the daily interest amount to determine how many days have been "bought" with the payment.

Alternate interest, renewals and special minimum payment calculations do not apply to Mississippi, and these fields should be left blank.

For the contract, select a contract that starts with MS for Mississippi. Once you have determined the contract you want to use, please call us if any contract wording needs to be changed.

For the receipt, select Receipt3 or higher. Some clients find Receipt3 confusing when used with daily interest, so you may want to use Receipt4 or higher. If you are doing amortized installment loans and want the payoff figure as of the payment day to appear on the receipt, you should use Receipt4.

4.21.3 Missouri Company Setup



Missouri Company Setup Guide:

Here is the link to [APR Calculations and Common Percentages](#) 

The following is an example of how to set up the Title Loan parameters for a title lien fee that is financed. The loan example is a Missouri daily interest title loan with a monthly percentage rate of 10%, a loan of \$250.00, with a \$13.50 title lien fee, no origination fee, with the amount financed (the principal) being \$263.50:

In Title Loan Parameters, under Default Interest and Fees, the first line should be set up with an amount of 10.00%, the description will be "Interest," the type will be "MPR" and the initial box will be checked. On the second line, the amount will be 0.00%, the description will be either blank or "Origination Fee," the type will be blank, and the initial, recurring and financed boxes will all be unchecked, and the recurring description will be either blank or "Renewal Fee." Because the second line amount is zero, it will not cause fees to be posted to the account. Line two is normally used for

special instances. For example, in Tennessee it is used for recurring renewal fees and in South Carolina it is used for title lien fees that are added to the loan amount but which do not appear as separate transactions. For a title lien fee which does appear as separate transaction, we will use the third line, which will have an amount of 13.50, a description of "Title Lien Fee," a type of "Fixed Rate," and the initial and financed boxes will be checked, while the recurring box will not be checked. The third line tells the computer to charge an initial title lien fee of \$13.50 and to finance it, which means the interest will be calculated on the loan amount plus the title lien fee.

Once the Title Loan Parameters have been changed, save the settings by click the close button (the X in the right hand corner of the company setup window. If the computer asks if you want to save the changes, tell it "Yes."

To enter the loan, enter or select the appropriate client, be sure to enter the appropriate vehicle information, the go to the Current Loans tab. Click on New Loan, select a loan type of Title Loan, then enter a loan amount of \$250.00. Make sure the fee is zero and the interest rate is 10.00%. In this example the first fee field is not being used and the title lien fee is pulled automatically from the third line of the Title Loan Parameters Default Interest and Fees table. Since you are doing a daily interest loan, which is the default, you don't need to change the Payment Method or enter the number of Terms (payments). Click on the Save+Print button and preview the form. Please make sure everything is correct. To print the contact directly from the preview, press CTRL-P (hold down the CTRL key and tap the letter P key). If you have any problems, please call Alpha Omega for assistance.

4.21.4 Nevada Company Setup



Nevada Company Setup Guide:

Here is the link to [APR Calculations and Common Percentages](#)⁵⁷

Nevada TL Setup: Please note that the guidelines below are simply comments about how we have seen a Nevada client set up their TLP for their company, and Nevada state regulations obviously supersede these comments. You should be very careful to make sure your company setup complies with all current Nevada and Federal regulations, which are subject to change and interpretation. This is a "sample" company setup for a single Nevada client, and the options you choose may be different if you elect to operate your company differently.

Use loan suffixes: This option is not generally used by our clients. However, if you want your loan number to be suffixed with an N for new loan, R for a renewal or an I for a loan increase, check this check box. Please note that you should not use the renewal or loan increase features on an installment loan. An installment loan must always be paid off in full and rewritten "from scratch" as a new loan.

Interest rate: 20.00% MPR. For daily interest loans done on an accrued loan length period of 30 days, the Initial box will be checked and Recurring will be checked.

If there is a Title Lien Fee and daily interest is being used, the title lien fee (normally \$10.00 or \$15.00) should be set up as a "Fixed Rate" with Initial and Financed checked and Recurring not checked. This should not be entered on the line immediately below the Interest line, but on the next line below (line two is reserved for origination fees that convert to renewal fees and other special instances).

It is our understanding that in Nevada, installment loans are unlimited in length, and daily interest loans are limited to four months. Assuming daily interest is being accrued, the Max Term should be 4 months, the Accrual Period should be "Loan Length," the Max Days should be 0 or blank, and the Due Date Calculation will be either blank or "Default" if the due date is to be changed in fixed 30 day periods, or "with payment" if the next due day is to be 30 days from the day a client pays bringing his or her account current, or "buying days" if the payment is divided by the daily interest amount to determine how many days have been "bought" with the payment.

Alternate interest, renewals and special minimum payment calculations do not apply to Nevada, and these fields should be left blank.

For the contract, select an "Installment Capable" contract, if you plan on doing installment loans. Once you have determined the contract you want to use, please call us if any contract wording needs to be changed.

For the receipt, select Receipt3 or higher. Some clients find Receipt3 confusing when used with daily interest, so you may want to use Receipt4 or higher. If you are doing installment loans and want the payoff figure as of the payment day to appear on the receipt, you should use Receipt4.

Nevada CA Setup: If you intend to do CA renewals, it is best to use the Flat APR method. APR: Please note that 521.43% works out to \$20.00 per \$100.00 for a 14 day loan with a 365 day year.

4.21.5 Oregon Company Setup



Oregon Company Setup Guide:

Here is the link to [APR Calculations and Common Percentages](#)⁵⁷

Please note that the guidelines below are simply comments about how we have seen clients set up their companies, and Oregon regulations obviously supersede these comments. You should be very careful to make sure your company setup complies with all current Oregon and Federal regulations, which are subject to change without AOCG being notified.

For leap years like 2004, Oregon requires the APR to be calculated on 366 days.

Oregon Title Loan Setup: Interest rate: we have seen ranges from 300.00% to 522.86%. Please note that 521.43% works out to \$20.00 per \$100.00 for 365 days and 522.86% works out to \$20.00 per \$100.00 for 366 days in a leap year like 2004.

If there is a Title Lien Fee and daily interest is being used, the title lien fee (normally \$55.00) should be set up as a "Fixed Rate" with Initial and Financed checked and Recurring not checked. This should not be entered on the line immediately below the Interest line, but on the next line below (line two is reserved for origination fees that convert to renewal fees and other special instances).

Assuming daily interest is being used, the accrual period should be daily, the max days should normally be 210, and the due date calculation will be either blank or "default" if the due date is to be changed in fixed 30 day periods, or "with payment" if the next due day is to be 30 days from the day a client pays bringing his or her account current.

The maximum number of renewals is normally 6 and the minimum finance charge is normally 10%.

If using daily interest, select an OR non-installment contract.

For the receipt, select Receipt3 or higher. Some clients find Receipt3 confusing when used with daily interest, so you may want to use Receipt4 or higher.

Oregon Cash Advance Setup:

The most common number of days is 14.

Select any contract of your choosing that starts with the letters OR.

Select the flat APR method.

Check the Enable Payoff check box.

The maximum number of renewals is normally 3.

Enter 0% of the original loan amount starting with renewal number 0. (If you want to require a minimum payment that includes a payment of principal, you can change these defaults. However, a customer of ours was told by an Oregon auditor NOT to require a payment of principal).

The minimum finance charge is normally 10%.

4.21.6 South Carolina Company Setup



South Carolina Company Setup Guide:

Here is the link to [APR Calculations and Common Percentages](#)⁵⁷

Note: Most of our SC customers doing title loans are doing loans on an installment basis. The following instructions will work for both installment loans and daily interest loans, assuming that the default APR on both types of loans is the same. If you are doing installment loans, be sure to select the appropriate payment method and enter the number of terms (payments) on each loan, because if the default payment method is daily interest, as configured in the Title Loan section of the company setup.

South Carolina TL Setup: Please note that the guidelines below are simply comments about how we have seen clients set up their companies, and South Carolina state regulations obviously supersede these comments. You should be very careful to make sure your company setup complies with all current South Carolina and Federal regulations, which are subject to change and interpretation.

Use loan suffixes: This option is not generally used by our clients. However, if you want your loan number to be suffixed with an N for new loan, R for a renewal or an I for a loan increase, check this check box. Please note that you should not use the renewal or loan increase features on an installment loan. An installment loan must always be paid off in full and rewritten "from scratch" as a new loan.

Interest rate: 300.00% APR (just an example of a rate we've seen). For daily interest loans, the initial box will be unchecked and recurring will be checked.

If there is a Title Lien Fee and daily interest is being used, the title lien fee (normally \$15.00) should be set up as a "Fixed Rate" with Initial and Financed checked and Recurring not checked. This should not be entered on the line immediately below the Interest line, but on the next line below (line two is reserved for origination fees that convert to renewal fees and other special instances).

Assuming daily interest is being used, the accrual period should be "daily," the max days should normally be 240, and the due date calculation will be either blank or "default" if the due date is to be changed in fixed 30 day periods, or "with payment" if the next due day is to be 30 days from the day a client pays bringing his or her account current, or "buying days" if the payment is divided by the daily interest amount to determine how many days have been "bought" with the payment.

Alternate interest, renewals and special minimum payment calculations do not apply to SC, and these

fields should be left blank.

For the contract, select "SC3-Installment Capable," unless you prefer one of the lower numbered SC contracts (these contracts should not be used with installment loans, however).

Although you would not normally select it as the default contract, there is an SC4-Spanish contract, which is available when needed on a loan-by-loan basis. This is a Spanish version of the "SC3-Installment Capable" contract.

For the receipt, select Receipt3 or higher. Some clients find Receipt3 confusing when used with daily interest, so you may want to use Receipt4 or higher. If you are doing installment loans, we have been told that SC auditors require the payoff figure as of the date of the payment to be shown on the receipt, in which case you should use Receipt4.

4.21.7 Tennessee Company Setup



Tennessee Company Setup Guide:

Please note that the guidelines below are simply comments about how we have seen Tennessee clients set up TLP for their companies, and Tennessee state regulations obviously supercede these comments. You should be very careful to make sure your company setup complies with all current Tennessee and Federal regulations, which are subject to change and interpretation. This is a "sample" company setup for a Tennessee client, and the options you choose may be different if you elect to operate your company differently.

Here is a link for reference to [APR Calculations and Common Percentages](#)⁵⁷

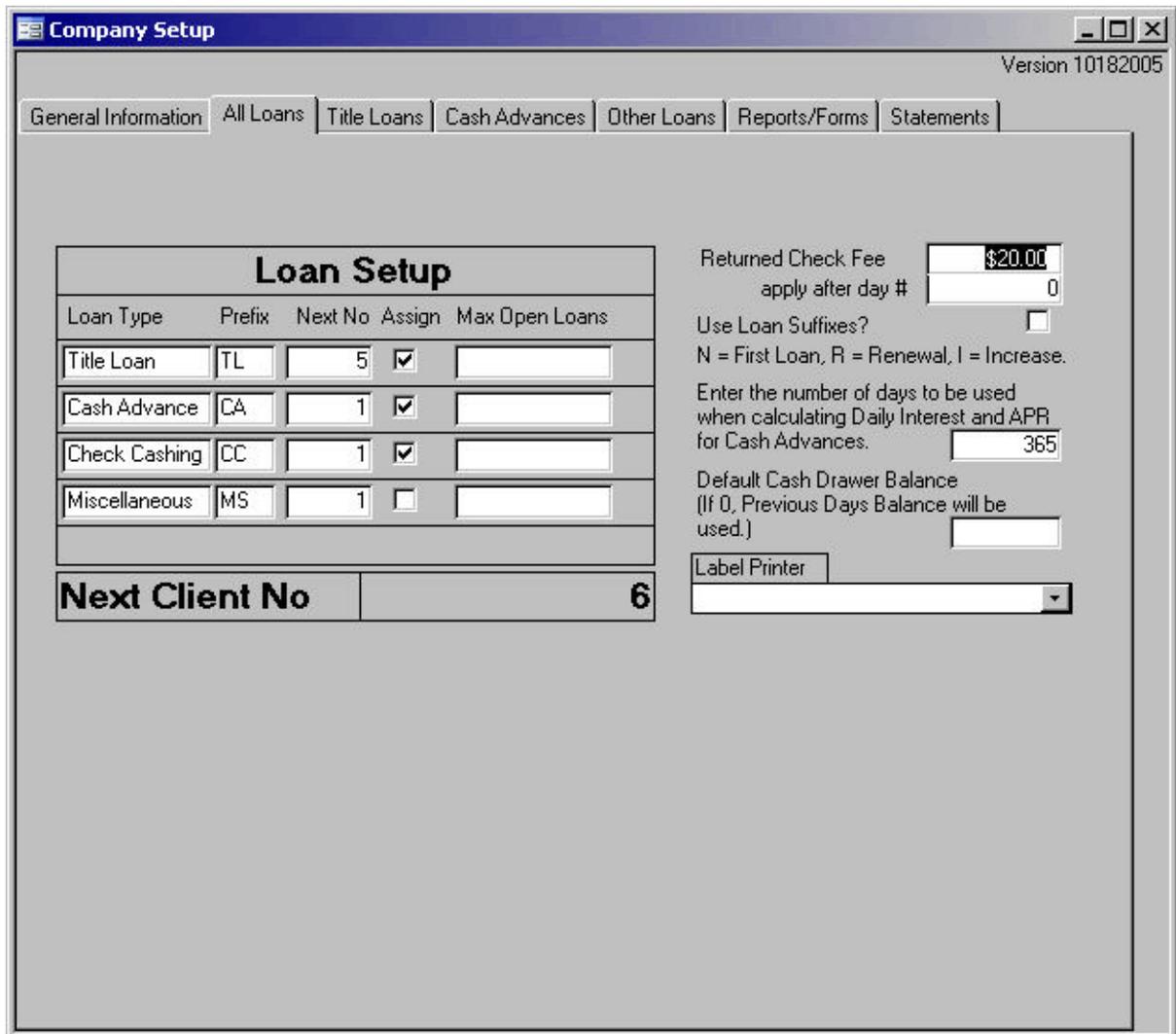
Under menu option **Tools, Company Setup, General Information**, enter your Company Name, Store Name, Address 1, Address 2 (if applicable), City, State, Zip, Phone, Fax, TeleTrack ID (if applicable), TeleTrack Pass Code (if applicable), Dealer Number (optional), License Code (optional), Primary Contact, Business Hours (example - Monday - Friday 9am - 7pm Saturday 9am - 3pm). This information will appear on every contract and report throughout Title Loan Professional PLUS so all information should be accurate. If you have a company logo or a company signature to print on checks this is the screen to install those, but **they are not required to begin using your program.** *You must have digital files for your company logo and signature in order to use these fields.*

Company Setup
Version 10182005

General Information | All Loans | Title Loans | Cash Advances | Other Loans | Reports/Forms | Statements

Company Name: Your Company Name Here
Company Logo (Not Required): [Browse...]
Store Name: []
Address1: Your Address Here
Address2: Your Address Here
City: Your City Here
State: Your State Here
Zip: Your Zip Here
Phone: Your Phone Number Here
Fax: Your Fax Number Here
TeleTrack ID: Your TeleTrack ID Here
TeleTrack Pass Code: Your TeleTrack Pass Code Her
Dealer Number: Your Dealer Number Here
License Code: Your License Code Here
Primary Contact: Your Primary Contact Information Here
Business Hours: Your Hours Here (Ex: Monday - Friday 9am - 7pm Saturday 9am - 3pm)
Company Signature (Not Required): [Browse...]

The next section is the "**All Loans**" tab. Most operators leave the default prefix for loan type and have the program automatically assign loan numbers with no max open loans. The most commonly used Returned Check Fee in Tennessee stores is \$30.00, but this is at the discretion of your company. Most stores do not use Loan Suffixes, so leave the box unchecked. The default number of days to be used when calculating Daily Interest and APR for Cash Advances is 365, which is always used. The Default Cash Drawer Balance can be whatever is custom for the company, for example \$100.00. The other option on the cash drawer is to use the previous days balance. In this case put a Zero in the box or leave blank. Select a Label Printer even if you are not printing labels.



Company Setup Version 10182005

General Information All Loans Title Loans Cash Advances Other Loans Reports/Forms Statements

Loan Setup				
Loan Type	Prefix	Next No	Assign	Max Open Loans
Title Loan	TL	5	<input checked="" type="checkbox"/>	
Cash Advance	CA	1	<input checked="" type="checkbox"/>	
Check Cashing	CC	1	<input checked="" type="checkbox"/>	
Miscellaneous	MS	1	<input type="checkbox"/>	

Returned Check Fee
 apply after day #

Use Loan Suffixes?
 N = First Loan, R = Renewal, I = Increase.

Enter the number of days to be used when calculating Daily Interest and APR for Cash Advances.

Default Cash Drawer Balance (If 0, Previous Days Balance will be used.)

Label Printer

Next Client No

The next section is the **"Title Loans"** tab. Under *Default Interest and Fees*, the first line in the Amount column should be 2.00%, the Description should be "Simple" by clicking the drop down arrow and selecting "Simple", then the Recurring Description column will display "Interest". Select the type by clicking the drop down arrow and selecting MPR. You should then place a check in the Initial column box, by clicking on it. The Recurring box should also be checked to ensure that the Interest is calculated every month on the loans made.

The next line you can enter 20.00% by clicking in the box and entering the amount. By using the drop down arrow in the Description column, select Origination Fee. The Initial check box should be checked and the Recurring check box should also be checked. The Recurring Description should display "Renewal Fee" by clicking on the drop down arrow then selecting "Renewal Fee".

Below the above fields you will see Max Terms which should be blank, the Accrual Period in the next column to the right should be set to "Loan Length", the Max days should be blank and the Due Date Calc should be set to "Default" by using the drop down arrow.

Below this you will see, "Min Renewal Payment: Fees Plus. This field should contain 5.00% of

"Original Loan Amount" for Tennessee. Starting with renewal no. "3".

Under the Alternate Interest and Fees Section, you should go down to the line "Loan length in days. Enter 1 for due dates on the same day each month or enter "30" for a standard month. Next is Change account status to "to be repoed" after how many days late?", this should be set to "99"

The next line, to change account status for repossession, is self explanatory. The general number of days is 4 for most store operators in Tennessee.

The next line is where you can select which TN contract to use, there are several to choose from so pick the contract that works best for your company.

The next line is the receipt type, so again pick the one that works best for your company.

The next line has a box to check if you want to print checks for your title loans. If you do want to print checks there is a option on the Company Setup General Information screen to install a electronic signature to print on your checks. Call Alpha Omega to discuss this option. You may put check marks for each item that you desire to print along with the contract and receipt. The options are "Print Checks for Title Loans?", "Print Power of Attorney?", "Print Privacy Notice?", "Print Affidavit of Fact?", "Print Reminder to Borrower?", "Print No Liens Letter?", and "Notice to Title Loan Borrower?". One item prints upon title loan payoff, "Print Title Key Receipt at Payoff?".

Company Setup Version 10182005

General Information | All Loans | **Title Loans** | Cash Advances | Other Loans | Reports/Forms | Statements

Default Interest and Fees

Amount	Description	Type	Initial	Recurring	Financed	Recurring Description
2.00%	Simple	MPR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Interest
20.00%	Origination Fee		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Renewal Fee
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Max Terms: Accrual Method: Loan Length: Max days: Due Date Calc: Default

Renewal Activation Date: 11/1/2005 Allow Advance Installment Loan Payments: No

Alternate Interest and Fees (Charged after last term)

Amount	Description	Type	Recurring	Accrual Period
			<input type="checkbox"/>	

Apply Late Fee: Late Fee Type:

Max Number of Renewals: Minimum Finance Charge (Percent of Amount Financed):

Min Renewal Payment: Fees Plus 5.00% of Original Loan Amount starting with renewal no. 3

Allow principal increase with renewal?

Minimum Loan Amount: Maximum Loan Amount:

Convert outstanding interest to principal at the end of each term (Non-Installment Loans)?

Restore fee to the default fee if a customer is past due?

Loan length in days. Enter 1 for due dates on the same day each month.

Change account status to 'to be repoed' after how many days late?

Title Loan Contract: TN5 Contract Printer: HP LaserJet 2300 Series F

Receipt: Receipt6 Renewal Receipt:

Print Checks for Title Loans?	<input type="checkbox"/>	Print Reminder to Borrower?	<input type="checkbox"/>
Print Power of Attorney?	<input type="checkbox"/>	Print No Liens Letter?	<input type="checkbox"/>
Print Privacy Notice?	<input type="checkbox"/>	Print Title Key Receipt at payoff?	<input type="checkbox"/>
Print Affidavit of Fact?	<input type="checkbox"/>	Notice To Title Loan Borrower?	<input type="checkbox"/>

The next section to configure is the "Cash Advances" tab.

Cash Advance Length (days) should be set to "14" with the Max Length in days set to "30". You must also select a Cash Advance Contract for Tennessee (TN1 through TN7) with the highest number being the most recent contract. Renewal Receipt can be left blank (uses default receipt) or you can select a Renewal Receipt at your own discretion.

Next you must decide if you will be using the program to print Cash Advance checks. If you desire to have the program print checks, you must have laser checks compatible with our software. Call AOCG if you are looking for a vendor for checks. If you have decided to let the software print checks put a check mark after "Print Checks for Cash Advances?"

The next selection is "Print Privacy Notice?". If you put a check mark here a Privacy Notice will be printed with the Cash Advance Contract.

Everything else on the "Cash Advances" tab should be left blank.

Company Setup Version 10182005

General Information | All Loans | Title Loans | **Cash Advances** | Other Loans | Reports/Forms | Statements

Cash Advance Length(days) Max Length in days

Cash Advance Contract Renewal Receipt

Cash Advance Calculation Method Contract Printer

Cash Advance APR Additional Flat Fee

Print Checks for Cash Advances? Print Privacy Notice?

Enable early pay-off credit? Days Credit Allowed Non-refundable portion of fee

Max Finance Charge for each new loan or renewal.

Max Number of Renewals Allow principal increase with renewal?

Min Renewal Payment: Fees Plus of starting with renewal number

Min Finance Charge (Percentage) Max Total Finance Charge for all renewals (Percentage)

Post Maturity Interest Setup (Interest will be charged at the time of payment or renewal)

Enable Post Maturity Interest? Charge Interest after how many days late?

Initial Post Maturity APR Secondary Post Maturity APR

Secondary Post Maturity APR will be charged after the account is how many months old?

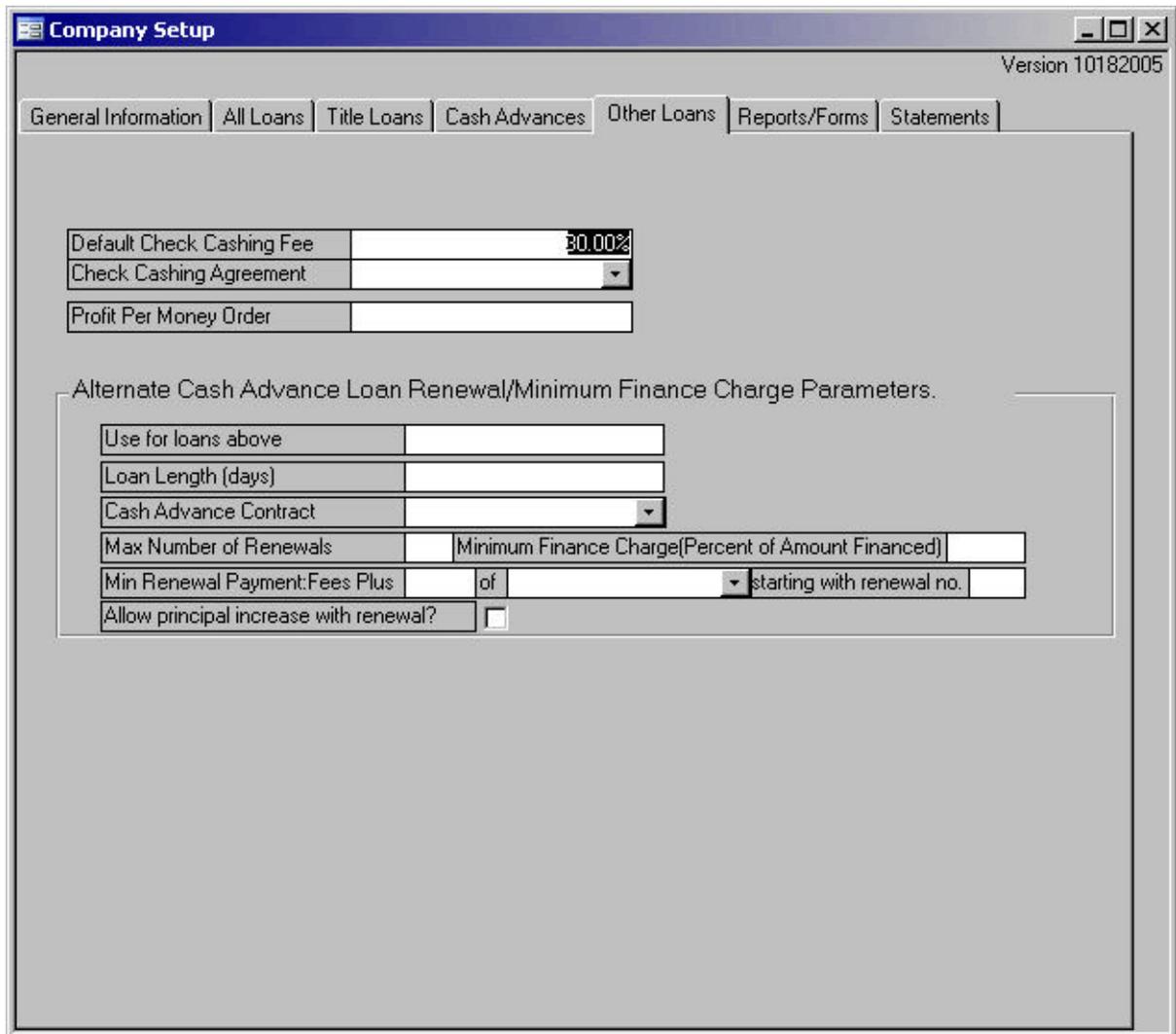
The next section to configure is the "**Other Loans**" tab.

The "Default Check Cashing Fee" is at your discretion but is generally 3.00" or higher being the most common fee percentage.

You must then select a "Check Cashing Agreement". You should select "Agreement3" in Tennessee.

"Profit Per Money Order" is a flat dollar/cents profit per money order sold.

The "**Alternate Cash Advance Loan Renewal/Minimum Finance Charge Parameters**" is not used in Tennessee and should be left blank.



Company Setup Version 10182005

General Information | All Loans | Title Loans | Cash Advances | Other Loans | Reports/Forms | Statements

Default Check Cashing Fee: 30.00%

Check Cashing Agreement: [dropdown]

Profit Per Money Order: [text]

Alternate Cash Advance Loan Renewal/Minimum Finance Charge Parameters.

Use for loans above: [text]

Loan Length (days): [text]

Cash Advance Contract: [dropdown]

Max Number of Renewals: [text] Minimum Finance Charge(Percent of Amount Financed): [text]

Min Renewal Payment:Fees Plus: [text] of [text] starting with renewal no. [text]

Allow principal increase with renewal?

The next step is to configure the "Reports/Forms" tab.

"Default Loan Type" - the most common loans are Title Loans, Cash Advances or Check Cashing. Your "Default Loan Type" would be the type loan you issue the most.

We recommend that the "Default Print Method" be set to "screen". This will keep your users from wasting paper unnecessarily.

The "Daily Summary (YTD Totals)" should be set to the default settings.

The number of copies section should be left blank for 2 (two) copies or you may enter a number at your discretion for less than or more than 2 copies.

Company Setup
Version 10182005

General Information | All Loans | Title Loans | Cash Advances | Other Loans | Reports/Forms | Statements

Report Defaults

Criteria Screen Defaults

Default Loan Type: Cash Advance

Default Print Method: Printer

Daily Summary (YTD Totals)

Paid Out Calculation: All Customer Paid Accounts

Insist Posting: No

Data Entry Defaults

Personal Tab Display

Cash Advance Contract Copies

Title Loan Contract Copies

Check Cashing Contract Copies

Cash Advance Receipt Copies

Title Loan Receipt Copies

The "Statements" tab is not used in the State of Tennessee.

4.21.8 Virginia Company Setup



Virginia Company Setup Guide:

Here is the link to [APR Calculations and Common Percentages](#) ⁵⁷

There is special company setup required for Title Loans done in states like Virginia, which are done on a Motor Vehicle Equity Line of Credit (MVELOC) contract with an Average Daily Balance interest calculation. Before setting up and using this option, be sure to discuss the details with Alpha Omega. The main setup fields that are "different from the norm" are:

The interest must be set up to match the interest on the MVELOC contract. The Initial box should be unchecked, and the Recurring box should be checked. This is because the Average Daily Balance interest cannot be initially pre-computed, as it can with amortized and "loan length" accruals.

If you are charging an initial membership fee and a title lien fee, you can set them up as separate fees, or you can "lump" them together. If you do not want to charge interest on these fees, be sure that the Financed box is unchecked, and that in the Transaction file the transaction categories are Fee, not Principal. If you do want to calculate interest on these fees, the Financed box should be checked and the transactions should be set up with the categories as Principal. If you need to set up a Membership Fee in the Transaction File, it should be configured the same as the Title Lien Fee, and should be set up before the Title Loan part of the Company Setup is done.

The Accrual Method should be Loan Length - Average Daily Balance.

The Due Date Calculation method should be Default.

The contract must be hard-coded for your membership fees and other parameters, so DO NOT select a contract for another company, unless EVERYTHING you do is exactly the same as the other company.

To print statements after the Average Daily Balance interest has been calculated, use the Statements option on the Tools menu.

Since there is considerable "lag time" between the loan inception, the interest being accrued (30 days later), the statement being mailed and received, and the client knowing his/her exact payment, some companies using this method require the client to come in after 15 days and pay the title lien fee and membership fee. You may want to consider such an "intermediate payment" method and incorporate it into your contract (and of course explain it to your clients).

Part



5 Day to Day Operations

Procedure for operating your store from Opening to Closing to Backing up the store data.



5.1 Opening the Store for a new day

Store Opening Procedure:

The store opening procedure is very simple, as long as the previous day was closed properly with the correct cash drawer closing balance.

(1) Make sure that the computer hosting the store database is brought up first. Don't try to use TLP on a workstation if the computer hosting the database (the database server) is not running first.

(2) Check the calendar on your computer and make sure that the system date and time are correct. If the time is off by more than a minute, please correct it, as time differences between two different computers using TLP at the same time may cause transactions to appear out of order.

(3) When the date and time are correct, start TLP by clicking on a desktop shortcut, or by going to Start, then to Programs, then to Title Loan Professional PLUS. From the Title Loan Professional PLUS program group, select the Title Loan Professional PLUS program. For information on the other program group options, see Program Group Notes below. For information on unusual startup messages, see Startup Messages below.

(4) When the program prompts you to login, enter your user name and password. The user name and password are case sensitive. Be sure to select the proper cash drawer. If your company has only one cash drawer, select Cash Drawer 1. If your company has more than one cash drawer, please be sure to select the appropriate cash drawer.

(5) If you are the first person to log in for the day, you have the option to change the cash drawer beginning balance. This is allowed on the first login for the day only. However, some companies may want a "tight audit trail" of the cash drawer(s) and may not want the beginning balance changed arbitrarily. Please make sure you follow your company's policies in this matter. After the cash drawer beginning balance has been established, corrections can be made by submitting cash drawer adjustments, but the beginning drawer balance cannot be changed after the first login for the day.

(6) If you are the first person to log in, or are logging in because of a shift change, it's always a good idea to make sure the computer's cash drawer balance matches the actual cash drawer. If it doesn't, please notify the proper person in your company immediately so that the problem can be rectified.

Program Group Notes: Do not select any of the TLP program group options if anyone else is running the program! The other options are for compacting and/or repairing the TLP program and data files when the program is not in use. They should not normally be needed, but may come in handy, for instance, if the power went out while the program was in use and a program or data file was corrupted as a result. Also, if the program is starting to seem "slower than normal," compacting and repairing the program and data files can often result in a speed increase.

Startup Messages: If you get an error message that a file may have been moved, renamed or is unavailable or inaccessible for any reason, do not proceed! If you change the database filename or pathname to an incorrect file, you may end up working on a backup copy of your company's database, or using a demo database or other invalid database. If your computer cannot open the proper database, you may have a network problem of some sort. Always call AOCG if you receive any unusual messages when starting the program, and please leave the message on the screen until

you call us. We can't help if you tell us "a weird message came up." We need to know the actual error message. Thanks!

5.2 Adding a new client/customer in TLP

To enter a new client account:

Click the New Account button in the bottom left corner of the screen. The cursor will then go to the account number field. If you leave it blank the system will later ask you if you want an account number assigned automatically. The fields in red are required fields. They must be populated before going to the next Tab. The rest is just basic data entry until you get to the Loans Tab.

Name		Current Balance	\$0.00
Home Phone		Credit Limit	
Cell Phone		Active Accounts	1
Client Since	11/17/2008	Account Number	
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Photo Management

How did you hear about us? Location

First Name Status

Last Name

Middle Initial

Date Of Birth Age

Home Phone

Cellular Phone

Other Phone

SSN

DL Number State

DL Expiration

Sex

Race

Eye Color

Height
Feet 0 Inches 0

Current Address

Address1

Address2

City

County State

Zip How Long (Yrs) 0

Previous Address

Address1

Address2

City State

Zip

<< Previous Full Next >>

New Account Save Undo Client Lookup Donnymyer, Samantha Data Verification Sheet

You can enter information about the clients Employment/Income, Vehicle Information (if you will be issuing a Title Loan), Co-Applicant information (if there is a Co-Applicant and any of the clients Contacts you may want to enter. Basic data entry.

5.3 Modifying an existing client/customer

To modify an existing client:

You open the Client window then click on the Client Lookup drop down to select a client.

Client file - Current user is admin

Name	Ron Johnson	Current Balance	\$0.00
Home Phone		Credit Limit	
Cell Phone		Active Accounts	1
Client Since	11/17/2008	Account Number	104
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Photo Management

How did you hear about us? Location

First Name Status

Last Name

Middle Initial

Date Of Birth Age

Home Phone

Cellular Phone

Other Phone

SSN

DL Number State

DL Expiration

Sex

Race

Eye Color

Height

Feet Inches

Current Address

Address1

Address2

City

County State

Zip How Long (Yrs)

Previous Address

Address1

Address2

City State

Zip

Client Lookup: Donnymyer, Samantha; Brazier, Calvin; Donnymyer, Samantha

Callout: Select a client from the dropdown list as shown.

The screen will populate every Tab with all of the clients information as shown below:

Client file - Current user is admin

Name	Samantha Donnymyer	Current Balance	\$2,803.50
Home Phone	(615) 444-5555	Credit Limit	
Cell Phone	(615) 222-3121	Active Accounts	1
Client Since	07/23/2008	Account Number	102
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Photo Management

How did you hear about us? Location

First Name Status

Last Name

Middle Initial

Date Of Birth Age

Home Phone

Cellular Phone

Other Phone

SSN

DL Number State

DL Expiration

Sex

Race

Eye Color

Height

Feet Inches

Current Address

Address1

Address2

City

County State

Zip How Long (Yrs)

Previous Address

Address1

Address2

City State

Zip

Client Lookup: Donnymyer, Samantha; Brazier, Calvin; Donnymyer, Samantha

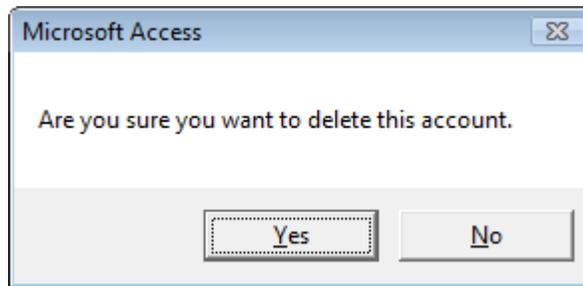
5.4 Removing an existing client/customer (Be Careful !)

To remove an existing client:

First open the client window then using the Client Lookup drop down select the client you are desiring to delete. Once you have the correct client in the client window,

Now put your mouse over the Account Number field and click to enter the field.

Now hold down Ctrl and press "R" or "r" at the same time. The following dialogue window will appear. Click on "Yes" and all information about the client will be erased.



Note: Be Careful !! Once you have deleted the clients information you cannot bring it back.

5.5 Making a title loan

To start a new Title Loan.

Go to the Clients Window. At the lower left hand corner of the window you will see a button called New Account. Click on this button to create a new account.

 A screenshot of a software window titled "Client file - Current user is admin". The window contains a data table at the top right, a tabbed interface, and a form.

Name	Calvin Brazier	Current Balance	\$0.00
Home Phone		Credit Limit	
Cell Phone		Active Accounts	
Client Since	06/28/2007	Account Number	100
		Account Status	

 Below the table are tabs: Personal, Employment/Income, Vehicle, Co-Applicant, Contacts, Loans, Notes, Merchants/Sales/Persons. The "Personal" tab is active. On the left, there is a "Photo Management" section with a picture of a man and navigation buttons. The main form contains fields for:

- How did you hear about us? (dropdown)
- Location (dropdown)
- Status (dropdown)
- First Name: Calvin
- Last Name: Brazier
- Middle Initial (text)
- Date Of Birth (text) and Age (text)
- Home Phone (text)
- Cellular Phone (text)
- Other Phone (text)
- SSN (text)
- DL Number (text) and State (dropdown)
- DL Expiration (text)
- Sex (dropdown)
- Race (dropdown)
- Eye Color (text)
- Height (text) with "Feet" and "Inches" sub-fields.
- Current Address section with Address1, Address2, City, County, State (dropdown), and Zip.
- How Long (Yrs) (text) with "0" in the field.
- Previous Address section with Address1, Address2, City, State (dropdown), and Zip.

 At the bottom of the window are buttons: "New Account", "Print Label", "Turn Down Notice", "Client Lookup", and "Data Verification Sheet".

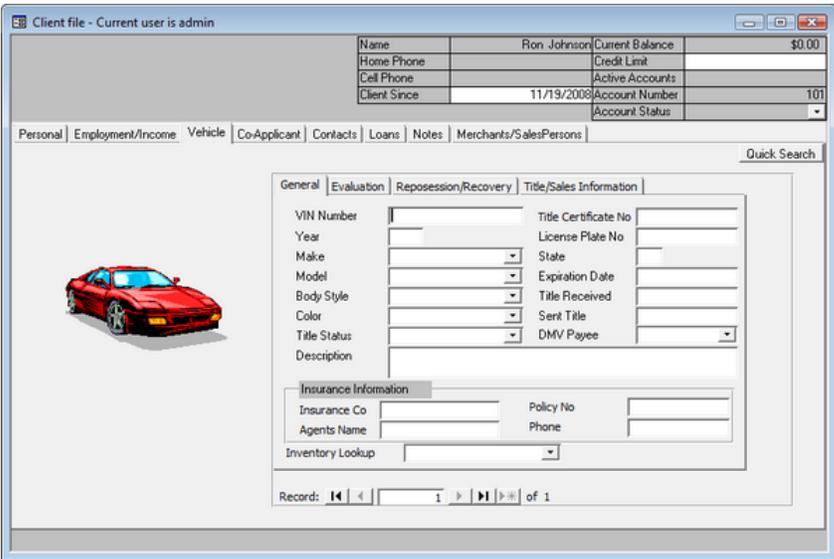
When you click the New Account button the window is cleared of all information and you are ready to type in information regarding the customer. It is basic data entry. You start at the Personal Tab then proceed to each additional Tab until you have all of the information your company requires for a loan. (Example: Employment/Income information, if a title loan, information on the Vehicle, you may have a Co-Applicant and you may want to enter several personal contacts of the customer.)

Personal Tab

Contains personal information about the customer such as First and Last Name, Date of Birth, Age, Home Phone, Cell Phone, Current Address, Previous Address, etc.

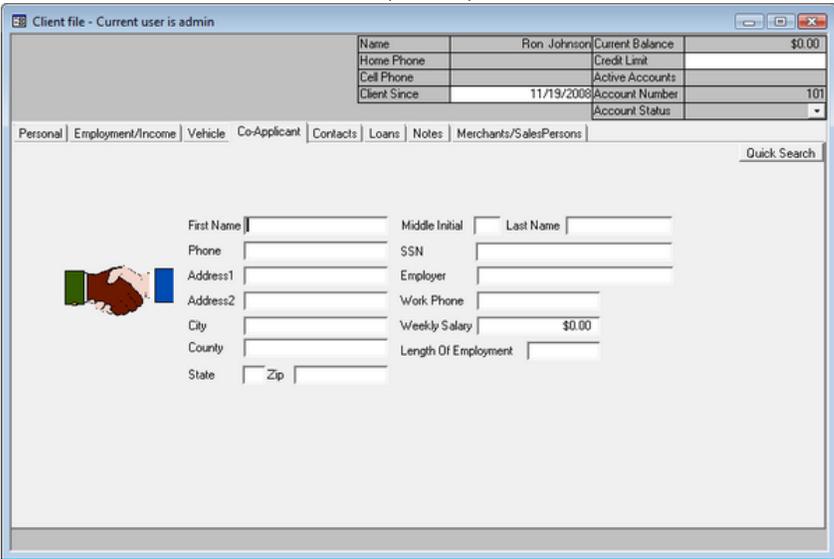
Employment/Income Tab

Contains information regarding the customers employment such as Employer Name, Phone, address information, salary, etc.



Vehicle Tab

Contains information about the vehicle being used for the loan such as VIN Number, Year, Make, Model, Color, etc.



Co-Applicant Tab

Contains information regarding a Co-Applicant if there is one.

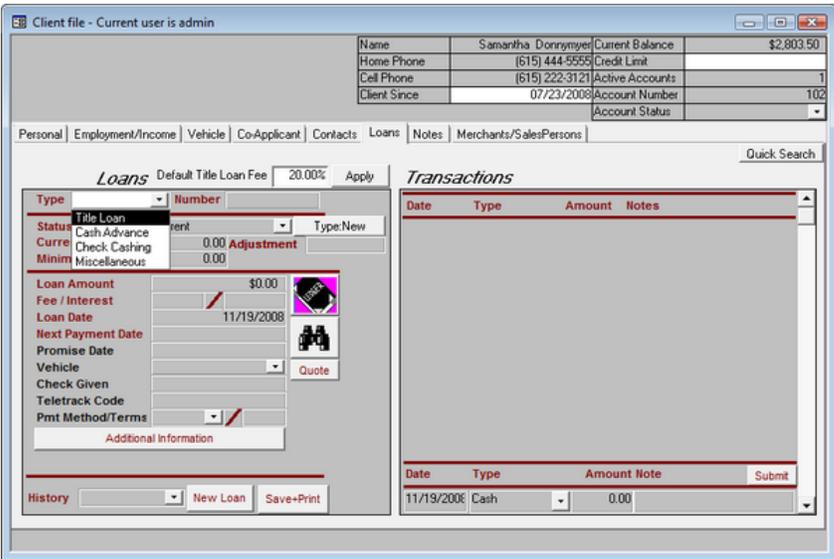
Contacts Tab

Contains information on the customers contacts. Persons you may need to contact to locate the customer such a friend, mother, father, girlfriend, etc.

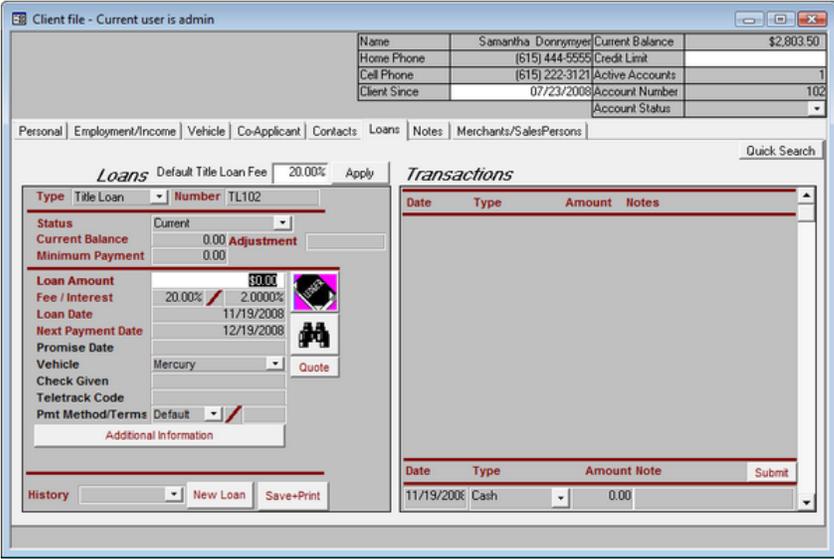
Once you have entered all of the required information as requested by your company management, you proceed to the Loans Tab.

Date	Type	Amount	Notes
10/22/2008	Renewal Fee	285.00	20.00% for 10/22/2008
10/22/2008	Interest	28.50	2.00% for 10/22/2008
9/22/2008	Renewal Fee	300.00	20.00% for 9/22/2008
9/22/2008	Interest	30.00	2.00% for 9/22/2008
8/23/2008	Renewal Fee	300.00	20.00% for 8/23/2008
8/23/2008	Interest	30.00	2.00% for 8/23/2008
7/23/2008	Origination Fe	300.00	
7/23/2008	Title Loan	1,500.00	
7/23/2008	Interest	30.00	

You click on the New Loan button located at the lower left hand corner of the window. All information is cleared and you now select the type of loan desired. In this case, Title Loan.



Once you have selected Title Loan, the loan Number automatically appears to the right of the Type of Loan designated by Number. In this case TL102. The cursor automatically highlights the Loan Amount. You must now enter the amount of the Loan.



In the graphic below, we show a loan in the amount of \$500.00. The program automatically populates the Fee/Interest for the loan based upon settings in your Company Setup. It also populates the Loan Date and the Next Payment Date. The Vehicle type is also automatically populated based upon information previously entered in the Vehicle Tab.

Name	Samantha Donnymyer	Current Balance	\$2,803.50
Home Phone	(615) 444-5555	Credit Limit	
Cell Phone	(615) 222-3121	Active Accounts	1
Client Since	07/23/2008	Account Number	102
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | **Loans** | Notes | Merchants/SalesPersons

Quick Search

Loans Default Title Loan Fee 20.00% Apply

Type Title Loan Number TL102

Status Current

Current Balance 0.00 Adjustment

Minimum Payment 0.00

Loan Amount \$500.00

Fee / Interest 20.00% / 2.0000%

Loan Date 11/19/2008

Next Payment Date 12/19/2008

Promise Date

Vehicle Mercury Quote

Check Given

Teletrack Code

Pmt Method/Terms Default

Additional Information

History New Loan Save+Print

Transactions

Date	Type	Amount	Notes
11/19/2008	Cash	0.00	

You now click on the Save+Print button and the following Print window appears showing the Clients Name, the Loan Amount, the number of Copies to print (1 for customer/1 for filing) and the Contract. The contract is automatically populated based upon your Company Setup (This may be changed by clicking on the arrow to the right of the Contract Name but normally is not used).

Contract

Print Contract

Client Donnymyer, Samantha

Amount \$500.00

Copies 2

Contract SD4

Print Preview Cancel

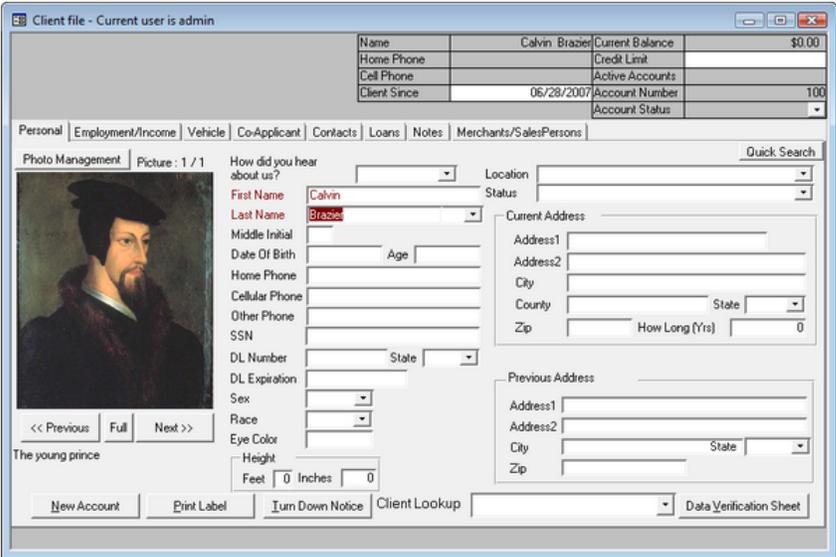
You now click the Print button and the contract and all required documents for your area will be sent to your printer. It's that simple.

A loan normally takes around 5 minutes from start to finish. Of course, your times may vary based upon how much information is keyed in about the customer, employment, vehicle, co-applicant, contacts, etc.

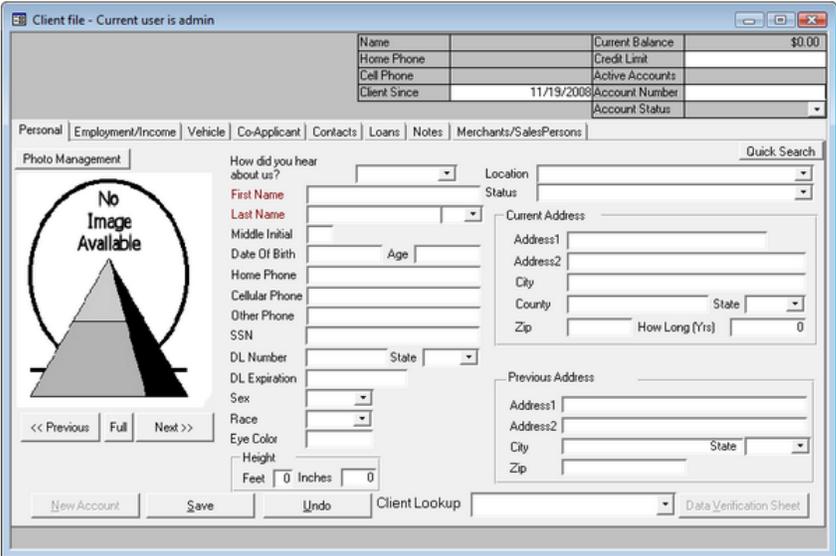
5.6 Making a cash advance

To start a new cash advance loan Loan.

Go to the Clients Window. At the lower left hand corner of the window you will see a button called New Account. Click on this button to create a new account.



When you click the New Account button the window is cleared of all information and you are ready to type in information regarding the customer. It is basic data entry. You start at the Personal Tab then proceed to each additional Tab until you have all of the information your company requires for a loan. (Example: Employment/Income information, if a title loan, information on the Vehicle, you may have a Co-Applicant and you may want to enter several personal contacts of the customer.



Personal Tab

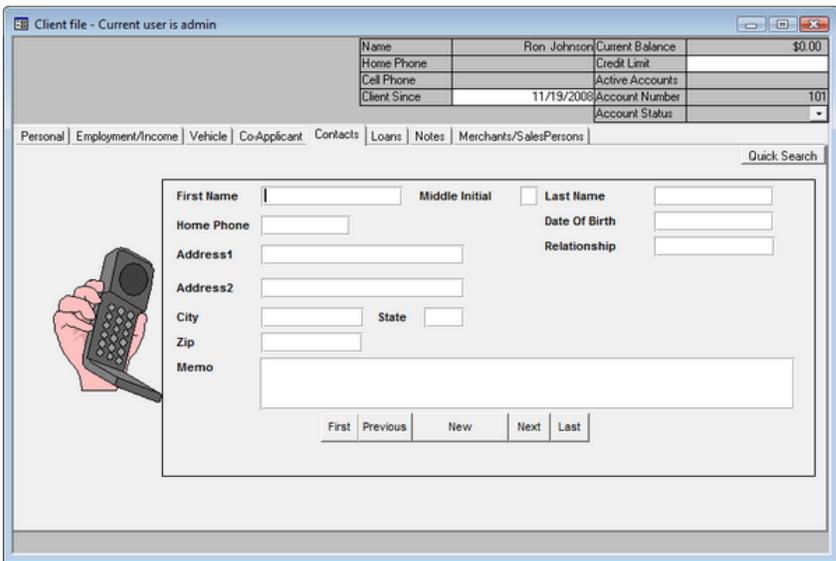
Contains personal information about the customer such as First and Last Name, Date of Birth, Age, Home Phone, Cell Phone, Current Address, Previous Address, etc.

Employment/Income Tab

Contains information regarding the customers employment such as Employer Name, Phone, address information, salary, etc.

Co-Applicant Tab

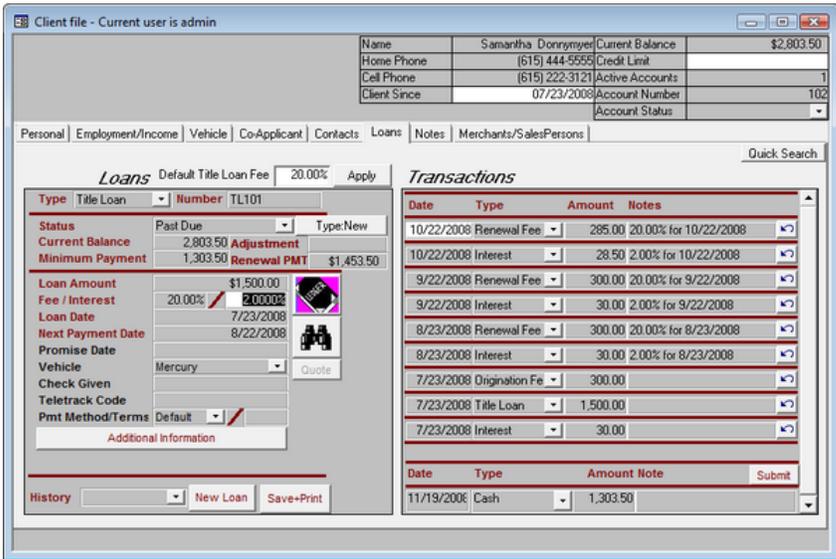
Contains information regarding a Co-Applicant if there is one.



Contacts Tab

Contains information on the customers contacts. Persons you may need to contact to locate the customer such a friend, mother, father, girlfriend, etc.

Once you have entered all of the required information as requested by your company management, you proceed to the Loans Tab.



You click on the New Loan button located a the lower left hand corner of the window. All information is cleared and you now select the type of loan desired. In this case, Cash Advance.

Client file - Current user is admin

Name	Samantha Donnymyer	Current Balance	\$3,413.50
Home Phone	(615) 444-5555	Credit Limit	
Cell Phone	(615) 222-3121	Active Accounts	2
Client Since	07/23/2008	Account Number	102
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Quick Search

Loans Default Title Loan Fee 20.00% Apply

Type: Title Loan Number:

Status: Cash Advance Type: New

Current: Check Cashing 0.00 Adjustment

Minimum: Miscellaneous 0.00

Loan Amount: \$0.00

Fee / Interest:

Loan Date: 11/19/2008

Next Payment Date:

Promise Date:

Vehicle: Quote

Check Given:

Teletrack Code:

Pmt Method/Terms:

Additional Information

History: New Loan Save+Print

Date	Type	Amount	Notes
11/19/2008	Cash	0.00	

Once you have selected Cash Advance, the loan Number automatically appears to the right of the Type of Loan designated by Number. In this case CA101. The cursor automatically highlights the Loan Amount. You must now enter the amount of the Loan.

Client file - Current user is admin

Name	Samantha Donnymyer	Current Balance	\$2,803.50
Home Phone	(615) 444-5555	Credit Limit	
Cell Phone	(615) 222-3121	Active Accounts	1
Client Since	07/23/2008	Account Number	102
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Quick Search

Loans Default Title Loan Fee 20.00% Apply

Type: Title Loan Number: TL102

Status: Current

Current Balance: 0.00 Adjustment

Minimum Payment: 0.00

Loan Amount: \$500.00

Fee / Interest: 20.00% / 2.0000%

Loan Date: 11/19/2008

Next Payment Date: 12/19/2008

Promise Date:

Vehicle: Mercury Quote

Check Given:

Teletrack Code:

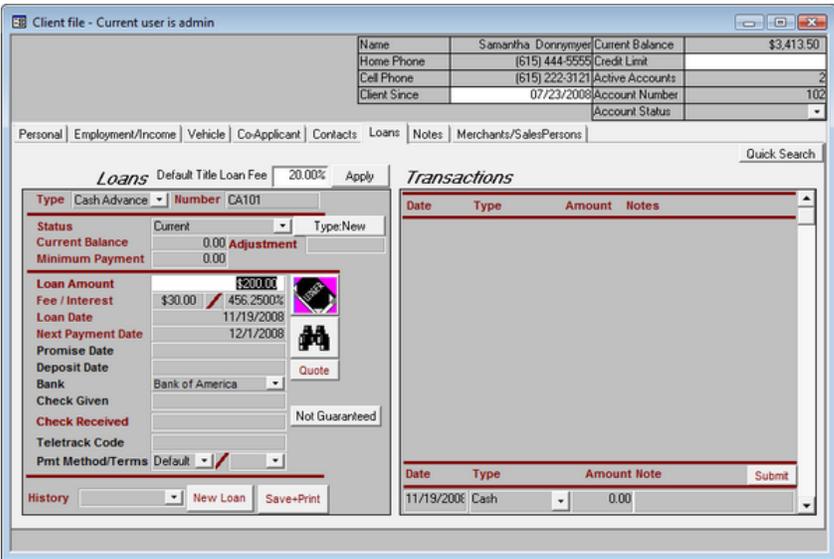
Pmt Method/Terms: Default

Additional Information

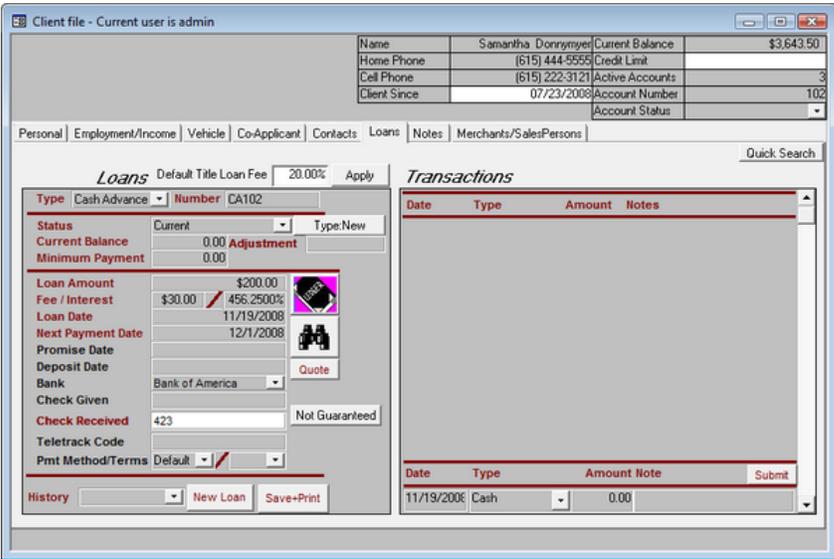
History: New Loan Save+Print

Date	Type	Amount	Notes
11/19/2008	Cash	0.00	

In the graphic below, we show a loan in the amount of \$500.00. The program automatically populates the Fee/Interest for the loan based upon settings in your Company Setup. It also populates the Loan Date and the Next Payment Date. The bank information is populated automatically based up what was previously entered in the Employment/Income tab.



You collect the customers check and enter the customers check number in the Check Received area.



You now click on the Save+Print button and the following Print window appears showing the Clients Name, the Loan Amount, the number of Copies to print (1 for customer/1 for filing) and the Contact. The contract is automatically populated based upon your Company Setup (This may be changed by clicking on the arrow to the right of the Contract Name but normally is not used).



Contract

Print Contract

Client

Amount

Copies

Contract

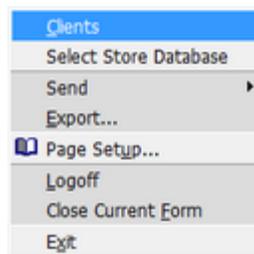
Print Preview Cancel

You now click the Print button and the contract and all required documents for your area will be sent to your printer. It's that simple.

A loan normally takes around 5 minutes from start to finish. Of course, your times may vary based upon how much information is keyed in about the customer, employment, vehicle, co-applicant, contacts, etc.

5.7 Finding an existing loan (all types)

To find an existing loan, open the Clients Window by clicking on File and Clients.



Now use the Client Lookup drop down to select the Client/Customer. In this case, Donnmyer, Samantha.

Client file - Current user is admin

Name	Calvin Brazier	Current Balance	\$0.00
Home Phone		Credit Limit	
Cell Phone		Active Accounts	
Client Since	06/28/2007	Account Number	100
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Photo Management | Picture: 1 / 1

How did you hear about us? Location

First Name Status

Last Name

Middle Initial

Date Of Birth Age

Home Phone

Cellular Phone

Other Phone

SSN

DL Number State

DL Expiration

Sex

Race

Eye Color

Height Feet Inches

Current Address

Address1

Address2

City

County State

Zip How Long (Yrs)

Previous Address

Address1

Address2

City State

Zip

Quick Search

New Account | Print Label | Turn Down Notice | Client Lookup

Brazier, Calvin
Donnymyer, Samantha

Now go to the loans tab. The loans tab contains information on all loans by the client/customer.

Client file - Current user is admin

Name	Samantha Donnmyer	Current Balance	\$3,873.50
Home Phone	(615) 444-5555	Credit Limit	
Cell Phone	(615) 222-3121	Active Accounts	4
Client Since	07/23/2008	Account Number	102
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Quick Search

Loans Default Title Loan Fee 20.00% Apply

Type	Title Loan	Number	TL101
Status	Past Due	Type	New
Current Balance	2,803.50	Adjustment	
Minimum Payment	1,303.50	Renewal PMT	\$1,453.50
Loan Amount	\$1,500.00		
Fee / Interest	20.00%	2.0000%	
Loan Date	7/23/2008		
Next Payment Date	8/22/2008		
Promise Date			
Vehicle	Mercury		
Check Given			
Teletrack Code			
Pmt Method/Terms	Default		

Additional Information

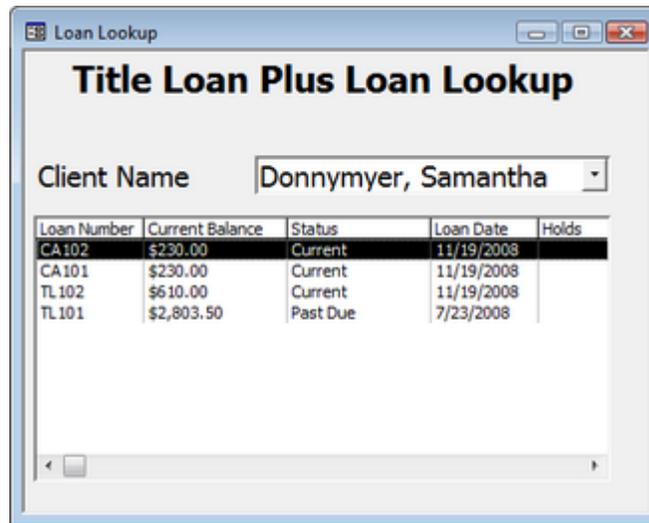
History New Loan Save+Print

Transactions

Date	Type	Amount	Notes
10/22/2008	Renewal Fee	285.00	20.00% for 10/22/2008
10/22/2008	Interest	28.50	2.00% for 10/22/2008
9/22/2008	Renewal Fee	300.00	20.00% for 9/22/2008
9/22/2008	Interest	30.00	2.00% for 9/22/2008
8/23/2008	Renewal Fee	300.00	20.00% for 8/23/2008
8/23/2008	Interest	30.00	2.00% for 8/23/2008
7/23/2008	Origination Fee	300.00	
7/23/2008	Title Loan	1,500.00	
7/23/2008	Interest	30.00	
11/19/2008	Cash	1,303.50	

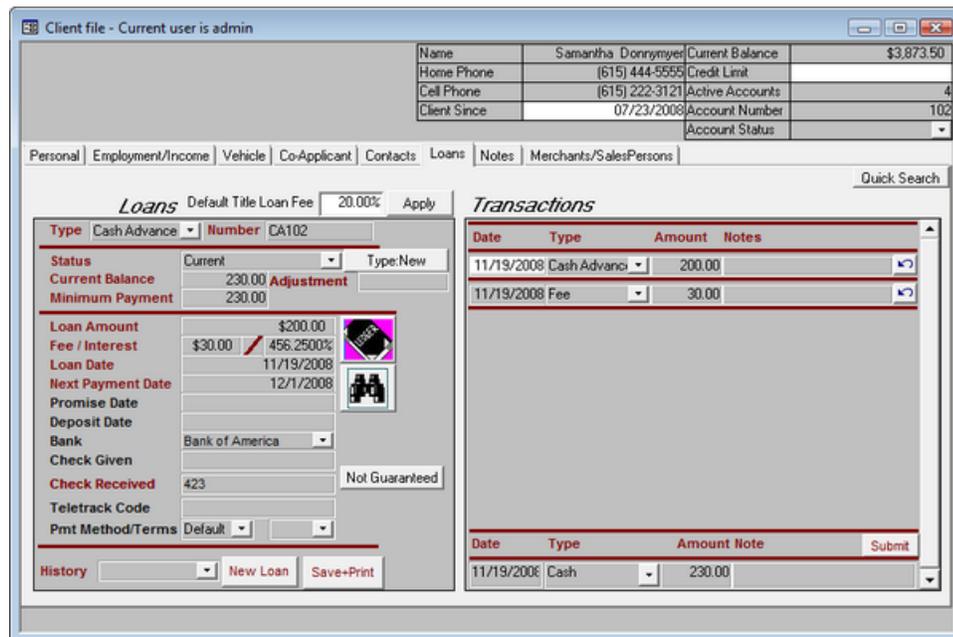
Note: If your mouse contains a roller wheel you can simply roll the wheel to select the different loans of the client/customer.

Now click on the Find a Loan button (the binoculars). When you click the button the following window appears.



Now you double-click on the loan you are searching for and the loans tab will be populated with information about the selected loan.

Note: If you get to this point and realize that you have selected an incorrect client/customer, you can go back to the Personal Tab then use the Client Name drop down by clicking the arrow to the right of it and select a different client/customer.



5.8 Removing an existing loan

To remove an existing loan you go to the Loans Tab, click on the find a loan button (the binoculars) then select a client/customer and the desired loan which will populate the loans tab with the loan information.

The screenshot shows a software window titled "Client file - Current user is admin". It contains a client information table and a "Loans" section.

Name	Samantha Donnymer	Current Balance	\$3,873.50
Home Phone	(615) 444-5555	Credit Limit	
Cell Phone	(615) 222-3121	Active Accounts	4
Client Since	07/23/2008	Account Number	102
		Account Status	

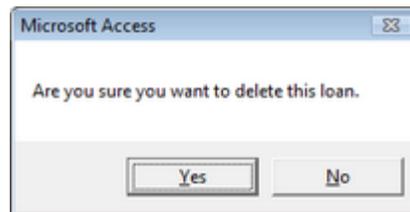
Below the table are tabs for Personal, Employment/Income, Vehicle, Co-Applicant, Contacts, Loans, Notes, and Merchants/SalesPersons. The "Loans" tab is active, showing a "Loans" section with a "Type" dropdown set to "Cash Advance" and a "Number" field containing "CA102". The "Status" is "Current" and "Type" is "New". The "Current Balance" is 230.00 and "Minimum Payment" is 230.00. The "Loan Amount" is \$200.00, "Fee / Interest" is \$30.00 at 456.25000%, "Loan Date" is 11/19/2008, and "Next Payment Date" is 12/1/2008. The "Bank" is "Bank of America". There are "New Loan" and "Save+Print" buttons at the bottom.

To the right is a "Transactions" table:

Date	Type	Amount	Notes
11/19/2008	Cash Advanci	200.00	
11/19/2008	Fee	30.00	

At the bottom of the Transactions table is a "Submit" button.

You put your mouse above the Loan Number and click to highlight the loan number then hold down the Ctrl button and "R" (for remove) at the same time. The following prompt will appear.



If you are sure you want to delete the loan just click "Yes" and the loan is removed.

5.9 Taking a payment

To take a payment, you go to the loans tab and using the find a loan button (the binoculars) you find the correct client/customer by using the drop down for Client Name and then select the appropriate loan by double-clicking on it. Once the Loans tab is populated with the loan information, you go to the bottom right hand area of the loans tab. You will see Date, Type Amount and Notes as shown below.

Date	Type	Amount	Notes
------	------	--------	-------

The date is populated automatically. You now select a Type of payment from the Type drop down, then type in the Amount of the payment, then, if desired, type a Note regarding the payment. Then click the Submit button.

5.10 Closing the store at the end of the day

Store Closing Procedure:

The store closing procedure is as follows. Please keep in mind that these are general instructions, and your company may have policies and procedures not documented here. The steps to close the day are:

(1) Make sure that all loans, receipts and other transactions for the day have been entered. If you close the day and later find unentered loans or transactions, it is generally best to enter them the following day using the next day's date as the loan or transaction date. If you don't do this, you can lose "date integrity." For example, suppose that you are three days into the current month CM with activity A, B and C. Your current month total activity CM is equal to the totals of days A, B and C. If, however, on day D if you start entering loans and transactions dated back to day A, you cannot add up the previously printed and balanced reports for the first three days to the daily reports for the fourth day and get the correct monthly totals. If you want your daily reports for the month to "add up" to the correct monthly totals, you can't arbitrarily change the transaction detail for previously closed days. This means that all new loans and transactions should be entered using only the current date, and TLP new loan and transaction dates always default to the current system date, so it's best not to change them. Also, once a day has been closed, users should not log back into the program that day. Instead, after the day is balanced and closed, the user should wait until the following day to log in, and all new loans and transactions should be dated the following day.

(2) Go to Tools, then Cash Drawer, then View Cash Drawer. Check the computer's cash drawer adjusted balance and make sure it agrees with the actual cash drawer. If the computer's balance is incorrect, look for obvious things like funds that were received from clients and not entered into the computer, or loans that were made and not entered into the computer. Do not press the Close Drawer button at this time, even if the drawer seems to balance. If the drawer is not in balance, you may want to click the View Transaction button to view the Cash Drawer Reconciliation Report, which shows all transactions and adjustments for the current cash drawer.

(3) Next, go to Reports and print the daily detail reports your company uses at the end of each day. An example of daily reports used to close and balance might be the Daily Transaction Report (which details new loans, fees and interest), the Daily Receipt Log (which details monies received), and perhaps the Loan List (which shows the principle, interest and fee balances of each loan). Your company may elect to add to (or subtract from) the reports to be printed and balanced, in which case it would be advisable for each store employee to be given step-by-step instructions. AOCG recommends an end-of-day checklist, which some companies may elect to have initialed and filed for each day by the person doing the closing.

(4) Next, print one of the various Daily Summary reports. The example given here is for the Daily Summary (Single Date Version). Your company may elect to use another report for balancing and closing, in which case the process may be somewhat different. In this example, select the Daily Summary (Single Date Version). Be sure the date chosen is the day being closed. This date will normally default to the current system date. Click the Refresh button, which causes the form to be refreshed with up-to-date figures for the date in question. Next, click the Print button. Do not click the Post button until all the figures on the Daily Summary have been verified. Compare the Daily Summary cash section to the Cash Drawer Reconciliation Report and make sure the reports agree. If the previous day's cash drawer was not closed correctly, or if the beginning and ending dates and times on the cash drawer are incorrect, it is possible for the reports to be out of balance. It is also a good idea to compare the Daily Summary against the detailed reports such as the Daily Transaction Report and the Daily Receipt Log. If your company balances the A/R figures on a daily basis, it would also be a good idea to compare the Daily Summary A/R figures to the Loan List at this point. If there are any discrepancies, they should be resolved before the Post button is clicked.

(5) Once the reports above have been printed and balanced, Use the Post button to post and "lock in" the Daily Summary figures.

(6) Go back to the Cash Drawer, and make any adjustments for monies removed from the Cash Drawer or deposited to the Cash Drawer in preparation for the next day. For instance, if your company tallies checks and money orders in the cash drawer, and at the end of the day these checks and money orders are deposited to the bank, you could submit a cash drawer adjustment as follows. In this example, the checks and money orders add up to \$2,750.00. And there is an additional transaction to move \$1,250 in excess cash from the cash drawer to an in-store vault. Adjustments that decrease the cash drawer balance are entered as negative amounts, and adjustments that increase the cash drawer balance are entered as positive amounts: Amount: -2,750.00 Description:

Deposit checks and money orders to Bank One Amount: -1,250.00 Description: Transfer excess cash to Vault After all such adjustments have been entered and submitted, be sure to check the cash drawer adjusted balance to make sure the transactions were entered correctly. Entering an adjustment with the wrong sign (positive for negative, or vice versa) is easy to do, so you should always re-check the drawer before closing the drawer. When, and only when, the cash drawer adjusted balance is correct, click the Close Drawer button, then close the cash drawer window.

(7) At this point, go to File, then to Logoff. As soon as you log off, the login dialog will appear. Do not log in! Instead, click the Cancel button and the program will close. Do not restart the program until the next day, and then be sure your computer system date and time are correct before restarting the program. Restarting the program incorrectly will cause a new cash drawer to be opened, and if there are two cash drawers with the same date, the cash beginning balance on the Daily Summary and other reports may be wrong. The computer cannot have two different beginning balances for the same day. After you have done step number 5 above, you should always do the remaining steps in order, log off, and close the program. If any additional loans or transactions need to be entered, they should be entered the following day using the next day's date.

(8) Once the program is closed, you should immediately back up the program and data. On most systems, this can be done by backing up the following folder on the computer that hosts the database (the server): C:\Program Files\Title Loan Professional Plus (however, some companies for internal reasons may elect to store the program and data elsewhere). To verify that you are backing up the correct data, you can check the last modification date on the main database file. The full name of this file is titleloan2k_be.mdb (the .mdb extension may not be displayed, depending on how Windows is configured). This file is normally contained in a database subfolder called C:\Program Files\Title Loan Professional Plus\database. Discussing full backup protocols and procedures is beyond the scope of this document, but suffice it to say that every company should back up on a daily basis, rotate backup media, and keep off-site backups. It is also very advisable to keep a backup log, to backup on multiple different types of media (CD, DVD, tape, etc.), and to verify that backup files can be read and restored. Failure to do any of the preceding may result in a situation where your company can lose part or all of its data at any time. When backing up, we strongly advise that you do not attempt to drag and drop the Title Loan Professional Plus folder, or any of the program or database files. Dragging and dropping can easily result in the files being moved, in which case the program will no longer function and data, in the worst of cases, might be lost. Instead, if you are backing up using Windows, right click on the Title Loan Professional Plus folder, and select either Copy or Send To. If you are backing up to a CD, the Send To method is easiest: simply send the folder to the CD drive (this of course requires you to have a CD-burner that supports burning CDs without special software). If you are backing up to a drive or device that is not available using Send To, you can select Copy, then use My Computer or Explorer to paste the copied folder to the desired destination. If you have any questions about how to back up, please consult with the person in your company who decides on such matters, as we do not know the policies of our customers. However you back up, it is important to make sure your backup files are accessible and can be restored when necessary. For more information, please refer to the Backup topic of this documentation, or search for "Backup" to see all related topics.

EXAMPLE:

End of Day Store Closing Checklist

Store: _____ Date: _____ Closed by: _____

- (1) Make sure that all loans, receipts and other transactions for the day have been entered.
- (2) Check the computer's cash drawer adjusted balance and make sure it agrees with the actual cash drawer. Do not close the cash drawer at this time!
- (3) Print the daily detail reports used by your company for closing and balancing: Daily Transaction Report, Daily Receipt Log, Loan List, etc.
- (4) Print one of the various Daily Summary reports. The example given here is for the Daily Summary (Single Date Version). Be sure the date chosen is the day being closed. This date will normally default to the current system date. Click the Refresh button, which causes the form to be refreshed with up-to-date figures for the date in question. Next, click the Print button. Do not click the Post button until all the figures on the Daily Summary have been verified. Compare the Daily

Summary cash section to the Cash Drawer Reconciliation Report and make sure the reports agree. If the previous day's cash drawer was not closed correctly, or if the beginning and ending dates and times on the cash drawer are incorrect, it is possible for the reports to be out of balance. It is also a good idea to compare the Daily Summary against the detailed reports such as the Daily Transaction Report and the Daily Receipt Log. If your company balances the A/R figures on a daily basis, it would also be a good idea to compare the Daily Summary A/R figures to the Loan List at this point. If there are any discrepancies, they should be resolved before the Post button is clicked.

___ (5) Once the reports above have been printed and balanced, Use the Post button to post and "lock in" the Daily Summary figures.

___ (6) Go back to the Cash Drawer, and make any adjustments for monies removed from the Cash Drawer or deposited to the Cash Drawer in preparation for the next day. After all such adjustments have been entered and submitted, be sure to check the cash drawer adjusted balance to make sure the transactions were entered correctly. When, and only when, the cash drawer adjusted balance is correct, click the Close Drawer button, then close the cash drawer window.

___ (7) At this point, go to File, then to Logoff. As soon as you log off, the login dialog will appear. Do not log in! Instead, click the Cancel button and the program will close. Do not restart the program until the next day, and then be sure your computer system date and time are correct before restarting the program. Restarting the program incorrectly will cause a new cash drawer to be opened, and if there are two cash drawers with the same date, the cash beginning balance on the Daily Summary and other reports may be wrong. The computer cannot have two different beginning balances for the same day. After you have done step number 5 above, you should always do the remaining steps in order, log off, and close the program. If any additional loans or transactions need to be entered, they should be entered the following day using the next day's date.

___ (8) Once the program is closed, you should immediately back up the program and data.

5.11 Backing up the store data

Data Backup Procedure:

Once the TLP program is closed on the server and all workstations, you should immediately back up the program and data. With many computer systems, you cannot back up open files, so all users should log off and TLP should be closed (not running) on all user computers before a backup is made.

On most systems, a complete backup of the TLP program and data can be made by backing up the following folder on the computer that hosts the database (the server): C:\Program Files\Title Loan Professional Plus (however, some companies for internal reasons may elect to store the program and data elsewhere, so if your company has relocated this folder these instructions cannot be followed verbatim, although the techniques will be the same).

To verify that you are backing up the correct data, you can check the last modification date on the main database file. The full name of this file is titleloan2k_be.mdb (the .mdb extension may not be displayed, depending on how Windows is configured). This file is normally contained in a database subfolder called C:\Program Files\Title Loan Professional Plus\Database. If your "live" data file is not stored in the default folder of the computer hosting the database, we strongly urge to you consider relocating the file to the default folder. Failure to use the default folder may cause any number of problems, including not being able to use the instructions and examples in this document.

Discussing full backup protocols and procedures is beyond the scope of this document, but suffice it to say that every company should back up on a daily basis, rotating backup media, and keeping off-site backups. It is also advisable to keep a backup log, to backup on multiple different types of media (CD, DVD, tape, etc.), and to verify that backup files can be read and restored. Failure to do any of the preceding may result in a situation where your company can lose part or all of its data at any time.

When backing up, we strongly advise that you do not attempt to drag and drop the Title Loan Professional Plus folder, or any of the individual program or database files. Dragging and dropping can easily result in the files being moved, in which case the program will no longer function and data, in the worst of cases, might be lost. Also, do not use a "cut" and "paste" operation to back up, as the "cut" function will delete the files from the hard drive! And it's dangerous to use a "copy" and "paste" function, because it's easy to accidentally "cut" rather than "copy." We've seen users accidentally delete their programs and data with both methods!

Instead, if you are backing up using Windows, right click on the Title Loan Professional Plus folder, and select either Copy or Send To. If you are backing up to a CD or DVD, the Send To method is easiest: simply send the folder to the CD drive (this of course requires you to have a CD-burner that supports burning CDs directly from Windows). For a sample backup session, see the example at the end of this section.

If you are backing up to a drive or device that is not available using Send To, you can select Copy, then use My Computer or Explorer to paste the copied folder to the desired destination. However, you must be extremely careful not to accidentally select "cut" rather than "copy." If you do "cut" by accident, don't panic! If you immediately "paste" the "cut" files into the same location, your files should reappear, but you must be careful that they end up in the right location within the Program Files folder. If you are using special backup software, your backup procedure will be different. It is beyond the scope of this documentation to discuss every possible way that backups can be made. If you have any questions about how to back up, please consult with the person in your company who decides on such matters, as we do not know the company policies of our customers. However you back up, it is important to make sure your backup files are accessible and can be restored when necessary.

Example backup session:

- On the computer hosting the TLP data, go to My Computer
- Note the drive letters of the local hard drive and the backup drive
- In this example the local hard drive is C: and the backup drive is a CD-RW drive D:
- Double click on the local hard drive icon (C:)
- Browse down to the Program Files folder and double-click it
- Browse down to the Title Loan Professional PLUS folder and left click it to give it focus
- Right click on the highlighted Title Loan Professional PLUS folder
- Select Send To from the menu
- Select the destination drive, which in this example is the CD-RW drive D:

What happens next depends on the version of Windows being used, whether the CD has pre-existing files on it, whether the CD has room to save the files being copied, and whether your computer uses special software or a wizard to burn CDs. It is always a good idea to check the CD once the backup has been made, to make sure the correct folder was copied and that the file titleloan2k_be.mdb in the Database folder has the current system date. If it doesn't, you either backed up the wrong folder, or the current database is in the wrong folder, or the backup didn't work correctly. If any of these is the case, it is imperative that you determine the problem and make sure that you have a good backup. It is also a good idea to make sure that you can restore files from your backup CDs from time to time. However, be sure not to restore an old copy of the files on top of the current live files, or you may very well lose data. Instead, restore files to a test folder.

Part

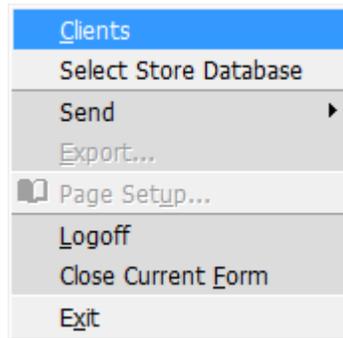


6 Accounts and Loans

Before you can make loans, client accounts must be setup.

Note: if you are using Title Loan Professional for the first time on a computer, whether on a single computer or on a network, you need to either read the Company Setup section of this Help manual, or call or e-mail our tech support department for assistance. If you are using the demo, it's okay to add new accounts using the default company setup, but all "live" installations should have the Company Setup steps completed before new accounts are added!

To access the Clients screens, go to File, then select Clients.



The Clients window will appear.

Name	Calvin Brazier	Current Balance	\$1,220.00
Home Phone		Credit Limit	
Cell Phone		Active Accounts	1
Client Since	06/28/2007	Account Number	100
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Photo Management | Picture : 1 / 1

How did you hear about us? Location

First Name Status

Last Name

Middle Initial

Date Of Birth Age

Home Phone

Cellular Phone

Other Phone

SSN

DL Number State

DL Expiration

Sex

Race

Eye Color

Height

Feet Inches

Current Address

Address1

Address2

City

County State

Zip How Long (Yrs)

Previous Address

Address1

Address2

City State

Zip

The young prince

<< Previous Full Next >>

New Account | Print Label | Turn Down Notice | Client Lookup | Data Verification Sheet

6.1 Accounts

To enter a new client account:

Click the New Account button in the bottom left corner of the screen. The cursor will then go to the account number field. If you leave it blank the system will later ask you if you want an account number assigned automatically. The fields in red are required fields. They must be populated before going to the next Tab.

	Name	Fred Born	Current Balance	\$136.20
	Home Phone	(615) 330-9988	Credit Limit	
	Cell Phone		Active Accounts	1
	Client Since	11/30/2004	Account Number	1
			Account Status	

Personal	Employment	Vehicle	Co-Applicant	Contacts	Current Loans	Notes	Merchants/SalesPersons
----------	------------	---------	--------------	----------	---------------	-------	------------------------

How did you hear about us?

First Name *
 Last Name
 Middle Initial
 Date Of Birth Age
 Home Phone
 Cellular Phone
 SSN
 DL Number State
 DL Expiration
 Sex
 Race Height
 Eye Color Feet Inches

Current Address
 Address1
 Address2
 City
 County State
 Zip How Long (Yrs)

Previous Address
 Address1
 Address2
 City State
 Zip

Next is the Employment Tab. On this tab you enter information about the customer/clients employment. You can also create a quick Income and Expenses statement that you can print to see if the customers is capable of paying back the loan amount

Client file - Current user is admin

Name	Calvin Brazier	Current Balance	\$1,220.00
Home Phone		Credit Limit	
Cell Phone		Active Accounts	1
Client Since	06/28/2007	Account Number	100
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | Loans | Notes | Merchants/SalesPersons

Quick Search

EMPLOYMENT INFORMATION

Employer: John J Owens Company

Phone: 615-555-2222

Address1: 123 Printers Alley

Address2:

City: Nashville State: TN

Zip: 37201

Salary: \$0.00 Frequency:

Length Of Employment(Years):

Weekly Household Income: \$0.00

Direct Deposit Direct Deposit Date:

NET MONTHLY INCOME

Monthly Income: \$3,000.00

Housing: \$950.00

Utilities: \$200.00

Food: \$500.00

Medical: \$200.00

Misc: \$400.00

Income After Expenses: \$750.00

Print

Bank Name: First Tennessee Bank

Account Number: 123456789

Routing Number:

PIN:

Account Type:

Payment Method:



You should also select the customer/clients Bank Name from the dropdown next to Bank Name. If it is not listed, you can type the name of the bank in the dropdown. Title Loan Professional Plus will ask you if you desire to save the new bank name information, you should answer "yes"

6.2 Loans

To enter a loan:

After entering all relevant account information, click on the Loans Tab, then click the New Loan button. The cursor should then go to the Loan Type drop-down box. The loan types supported are cash advance and title loan. After selecting the loan type, if the corresponding collateral is not entered, the system will let you know and take you to the appropriate screen so that you can enter it. If that was the case, you then have to start back at the top of these instructions to enter a loan. Otherwise, the cursor will drop down to the loan amount field. For cash advances, the amounts you can enter are limited to those in the Cash Advance Fee Table (see the next section). For title loans you can enter any amount in the loan amount field. At this point the system will calculate fees and interest. Click the Save+Print button. The system will prompt you to print a contract. You are done!

Client file - Current user is admin

Name	Samantha Donnmyer	Current Balance	\$2,803.50
Home Phone	(615) 444-5555	Credit Limit	
Cell Phone	(615) 222-3121	Active Accounts	1
Client Since	07/23/2008	Account Number	102
		Account Status	

Personal | Employment/Income | Vehicle | Co-Applicant | Contacts | **Loans** | Notes | Merchants/SalesPersons

Quick Search

Loans Default Title Loan Fee 20.00% Apply

Type	Title Loan	Number	TL101
Status	Past Due	Type	New
Current Balance	2,803.50	Adjustment	
Minimum Payment	1,303.50	Renewal PMT	\$1,453.50
Loan Amount	\$1,500.00		
Fee / Interest	20.00%	2.0000%	
Loan Date	7/23/2008		
Next Payment Date	8/22/2008		
Promise Date			
Vehicle	Mercury		Quote
Check Given			
Teletrack Code			
Pmt Method/Terms	Default		

Additional Information

History New Loan Save+Print

Transactions

Date	Type	Amount	Notes
10/22/2008	Renewal Fee	285.00	20.00% for 10/22/2008
10/22/2008	Interest	28.50	2.00% for 10/22/2008
9/22/2008	Renewal Fee	300.00	20.00% for 9/22/2008
9/22/2008	Interest	30.00	2.00% for 9/22/2008
8/23/2008	Renewal Fee	300.00	20.00% for 8/23/2008
8/23/2008	Interest	30.00	2.00% for 8/23/2008
7/23/2008	Origination Fe	300.00	
7/23/2008	Title Loan	1,500.00	
7/23/2008	Interest	30.00	

Date	Type	Amount	Note	Submit
11/17/2008	Cash	1,303.50		

6.3 Payments and Other Transactions

To enter a payment:

The easiest way to enter a payment is to start with the Loan Lookup. On the menu bar, click Edit, then Loan Lookup. Enter the client's name (last name, first name). After the client is found, a list of loans should appear in the combo box. Double-click the loan and the system will open the Client form and go to that loan. At the bottom of the side of the screen that says transactions is where you enter all loan transactions. The default transaction type will be cash and the default amount will be the minimum payment due on the loan. If this default information is correct just press the Submit button. The system will prompt you to print a receipt. You are done!

Transactions

Date	Type	Amount	Notes
11/4/2004	Title Loan	\$300.00	
11/4/2004	Title Lien Fee	\$15.00	
11/4/2004	Interest	\$6.00	

Date	Type	Amount	Note	Submit
11/18/2004	Cash	\$21.00		

Payment Receipt

Print Receipt

Client

Amount

Copies

6.4 Aging Report

To obtain what is commonly called an "Aging Report" (i.e., a report that "ages" loans based on how "old" or how delinquent they are), use the Outstanding Loans by Due Date. This report sorts loans by due date, from the "oldest" loans to the most current loans. This is a good report to use when making collection calls, or when determining which loans to write off.

6.5 Title Loan Payoff, Daily Interest Method

Daily Interest Method:

Calculating a loan payoff on a loan with interest posted daily is not done using the Payoff Act button on Additional Information, for a very simple reason: there is no interest reduction on a loan where interest is calculated and posted on a daily basis. The payoff amount for such a loan is simply the current loan balance (the principal plus all accrued interest and fees). So to pay a daily interest loan in full, simply have the customer pay the current loan balance and enter the payment as a regular transaction using the transaction Submit button. Of course, you should be sure to check the account first, and make sure that the principal, interest, fees and payments posted to the account are correct, and that the current loan balance is correct, before telling the customer the payoff amount, entering it, and pressing the Submit button!

6.6 Title Loan Renewals

Here's an interesting renewal idea that rewards customers who pay early and is a token of good faith (and good free advertising for your company): if your company is accruing 30 days of interest at a time (the "loan length" method) and don't want to make an interest adjustment for early payments, but would like to make sure that clients who pay early don't pay double interest on the days prepaid, here's an idea from one of our clients. When you take the payment that satisfies the current interest ahead of time, don't renew the loan, but submit the payment using the transaction Submit button. Wait until the payment due date to renew the loan, then renew the loan with a zero client payment. Be sure the loan date is correct, or you'll either cost the client money, or you'll cost yourself money. As long as the current interest has been paid and the minimum payment has gone to zero, you can renew a loan with a zero payment. Be sure to have the client sign the loan the next time he or she comes in. You can even make a courtesy call to let the client know what you're doing, and when you explain how this will save them from paying extra interest, they'll be appreciative. This can also set you apart from local competitors who don't "go the extra mile" to reward customers who pay early.

6.7 Installment Loan Increase

Title Loan - Increase the Principal on an Installment Loan

You cannot directly increase principal on an installment loan, because the client has set payments with set principal reductions. There are two methods to increase principal on a title loan:

(1) Keep the current loan and do a new installment loan for the increase in principal. This would give the client two different payments, but this may actually be good. If the client likes the idea of coming in twice and making two smaller payments, everything is fine. If the client would rather come in and make one large payment, the client should come in on the earlier of the two payment dates. Of course, if the new loan can be dated on the same day of the month as the original loan, the two payment dates would fall on the same day each month.

(2) Pay off the original installment loan, writing two manual checks: one for the payoff amount of the old loan made out to the store (or as a joint check, or made out to the client and endorsed over to the store), and one for the principal increase to be paid to the client. Do a new installment loan for the unpaid balance of the first loan plus the principal increase, then give the client the check for the difference between the total principal of the new loan and the unpaid balance of the first loan. For instance, a client has a loan with \$500 principal and accrued interest through the 30th of the month of \$100 (please keep in mind the scheduled payment amount will be higher than \$100 because each

installment payment includes principal). If the client wants to up the loan principal on the 15th of the month, the steps would be: (a) First, decide if the current interest and fees due will be paid by the client, in which case only the principal of the loan will be carried forward. In some states, it may be illegal to convert unpaid interest to principal, and it is your responsibility to know this and handle the transaction correctly. It is safest to ask the client to pay the current interest due before the loan is paid off. (a) Call up the current loan on the Current Loans tab, click on Additional Information, make sure the payoff date is correct, confirm the payoff amount is correct, and carefully confirm that the client does indeed want to pay off the current loan and take out a new loan with the principal increase. The difference between the current principal on the loan and the payoff amount should be the current interest and fees due, but please check to be sure. If the client is paying the interest and fees due, take the payment from the client, then go back to the Payoff section of Additional Information and use the Payoff Account button to pay off the loan. Then create a new installment loan with the principal amount being the unpaid balance of the first loan plus the principal increase. If your company is set up to charge a title lien fee or other up front fee and you do not want a title lien fee on the new loan, be sure to set the title lien fee and/or other fees to zero by using the Fees tab of Additional Information before saving and printing the new contract. If asked to print a check, do not print a check unless you can cash the check and use cash to pay the client and to pay the old loan off (in this case, the old loan would be paid off with Cash rather than Check as the transaction type). If you are using the "two check" payment method, write two manual checks and if you want the checks to show up in the Check Register, be sure to enter them using Tools, Check Register. If you don't do these types of loan increases very often, it would be a good idea to immediately check the Cash Drawer and the daily reports you use for end of day and balancing purposes, to make sure that everything was done correctly.

6.8 Printing the Teletrack Inquiry Results

To print the Teletrack inquiry results

If you want to print the results of a Teletrack Inquiry, press the Print button. This brings up the results in a report preview. As with all TLP previews, use Control-P to send the previewed report to the printer.

6.9 Client Account Status

Note: If you want to add a new client status or a new loan status, you can do this if you have a full version of Microsoft Access installed on your computer. If you don't have a full version of Microsoft Access, you will have to call AOCG and have us make this change for you, and we will need to be able to access your system with pcAnywhere to do this.

Please note that whenever you directly change any TLP database table using Microsoft Access and not the program, problems can result if you don't follow the directions exactly. You are operating outside program control, and Microsoft Access simply assumes you know what you're doing and does whatever you tell it to do. Please do not extrapolate on these instructions and use the techniques discussed here to edit other tables. Operating outside normal TLP program control is not advised under any circumstances for any undocumented purposes, other than for creating new queries and reports that do not change the underlying data tables in any way.

Adding a new client account status:

(1) First, make sure that you have a current backup of your program and data files.

- (2) Next, make sure that all other users have logged out of TLP.
- (3) Run TLP on a computer with the full compatible version of Microsoft Access (currently Access 2000 or higher, although compatibility can change as new versions of Access and TLP are installed).
- (4) Close any open forms, such as the Client Form, so that only the top level menu (The menu with the options File, Edit, Reports, etc.) is displayed, and the main part of the window is dark gray.
- (5) Press the F11 (Function 11) key. On most keyboards, the function keys run along the top row of keys. The F11 key invokes the Microsoft Access Database dialog.
- (6) Click on the Tables icon, in the leftmost section of the Database dialog.
- (7) In the list of tables on the right, scroll down to tblAccountStatus, highlight it, and double-click.
- (8) The entries in the client account status table will be displayed. Do not delete existing statuses!
- (9) To add a new client account status, scroll down to the blank line that starts with (AutoNumber) and click in the Account Status field. Enter the description of the new account status (for example, if you want a client status that forces a client to requalify for a loan if he/she has not been active for a company-designated period of time, you could enter a description of "Requalify" here. If the client status puts the client account on hold so that new loans are not allowed, be sure the Hold check box is checked.
- (10) When you have checked your data entry carefully and are sure that everything is correct, close the window.
- (11) After closing the window, if you have no other table changes to make, immediately close the program and restart it, then make sure your new client account status shows up as an option on the client screen after restarting TLP. If you have more table changes to make, such as adding corresponding loan statuses, you can make such changes first, then close the program and test all table changes at one time.

6.10 Loan Account Status

Adding a new loan account status:

If you are adding client statuses and loan statuses in the same session, you should have already done the first four steps below, so you can "jump" to step 5:

- (1) First, make sure that you have a current backup of your program and data files.
- (2) Next, make sure that all other users have logged out of TLP.
- (3) Run TLP on a computer with the full compatible version of Microsoft Access (currently Access 2000 or higher, although compatibility can change as new versions of Access and TLP are installed).
- (4) Close any open forms, such as the Client Form, so that only the top level menu (The menu with the options File, Edit, Reports, etc.) is displayed and the main part of the window is dark gray.
- (5) If the Microsoft Access Database dialog is not displayed, press the F11 (Function 11) key. On most keyboards, the function keys run along the top row of keys. The F11 key invokes the Microsoft Access Database dialog.

- (6) Click on the Tables icon, in the leftmost section of the Database dialog.
- (7) In the list of tables on the right, scroll down to tblStatusCodes, highlight it, and double-click.
- (8) The entries in the loan account status table will be displayed. Do not delete existing statuses!
- (9) To add a new loan account status, scroll down to the blank line that starts with (AutoNumber) and click in the Status field. Enter the description of the new loan status (for example, if you want a loan status for a loan that is in litigation, you could enter a description of "In Litigation" here. If the loan status makes the account inactive, meaning that automatic recurring interest and fees should not be added to the account, be sure the Active check box is unchecked. This does not mean you cannot add interest and fees manually, only that TLP will not continue to accrue recurring interest and fees automatically. If you do want TLP will to accrue recurring interest and fees automatically, be sure the Active check box is checked.
- (10) When you have checked your data entry carefully and are sure that everything is correct, close the table window.
- (11) After closing the window, if you have no other table changes to make, immediately close the program and restart it, then make sure your new client account status shows up as an option on the client screen after restarting TLP. If you have more table changes to make, such as adding corresponding loan statuses, you can make such changes first, then close the program and test all table changes at one time.

If you have multiple stores, it is imperative that you add new client account and/or loan statuses in exactly the same order, so that the account status numbers automatically assigned by the computer are the same in each store database. If these numbers are not the same at every store, it will be difficult or impossible to consolidate store databases in the future and run reports or queries that "match" in terms of client and/or loan statuses. With all TLP company setup and control tables for multistore operations, it is very important that any change made for one store is made exactly the same way and in the same order for every store.

6.11 Converting Loans

If you are entering backdated loans, or loans started on another computer system, or loans done manually before using TLP, you must follow these guidelines, or contact AOCG before employing any other method. If you don't follow these guidelines, your loans may look correct to you, but the fees, interest, loan balances, due dates and other critical information may not be correct, either initially or after one or more daily updates have been done by TLP.

Installment loans - You cannot backdate an installment loan to match a loan started on another computer system, or a manual system. Instead, you should collect any outstanding interest and fees due on the original loan, pay off the original loan, calculate the remaining principal balance, and do a new installment loan using TLP. The loan date should be date of the new installment loan, not the original date of the paid off loan, or any other backdated date. Backdating installment loans is not supported by AOCG.

Daily interest loans - You can backdate daily interest loans to the last renewal date, but TLP will not know the interest and fees due as of the current loan date. Therefore, once the loan is added, someone with administrator access should manually adjust the interest and fees due on the loan before the next daily update runs. If the initial principal, fees and/or interest are incorrect, the daily update procedure will not work correctly on the loan in question.

Accrued interest loans (loan length method) - The discussion for daily interest loans applies for loans with interest accrued on the loan length method.

Cash Advances - You can backdate cash advance loans to the last renewal date, and TLP will calculate the normal interest and fees due. If there have been any changes in fees or interest on the loan, someone with administrator access should manually adjust the interest and fees due on the loan before the next daily update runs. If the initial principal, fees and/or interest are incorrect, the daily update procedure will not work correctly on the loan in question.

Part



7 Current Loans

This area will contain information regarding Current Loans.



7.1 Title Loan Renewals ("Alabama method")

In most states, it is not required that a new contract be printed to renew a title loan for an additional 30-day period. However, in some states a new contract is required, and some title loan companies may elect to print a new contract voluntarily. If your company makes the decision to "settle up" with a customer and print a new contract for the next 30-day period, there is an important consideration: in many states, fees and interest cannot be converted into principal, so all fees, interest and late days interest must be paid before the loan can be renewed. The process of "settling up" for the current period and renewing a loan is what we call the "Alabama method" because this is what many (though not all) our Alabama customers do. Before we discuss the specifics of this method, it's important to understand that to use this method, the Recurring check box for Interest on the Title Loans tab of Company Setup must NOT be checked. With the Alabama method, the computer does not decide when to add recurring interest, renew a loan, change the due date, or make a past due client current. The operator controls all these functions. The following method will not work if the Recurring check box for Interest on the Title Loans setup tab is checked!

Before renewing a title loan, you must always first "settle up" on all current fees, interest and any late interest. To do this, when the client comes in to make a payment there are three options:

(1) If the client wants to pay off the account in full, pull up the loan and click on additional information. Make sure the payoff date is correct (if the client is calling in to determine the correct payoff amount, you will need to adjust the date to the expected payment date, and be sure to inform the client that the payoff amount changes on a daily basis). It would be a very good idea to review his account before quoting the payoff amount. Please keep in mind that if you are using the Alabama method, it is up to you to renew loans, not the computer. So it would be a good idea to check the loan, make sure that it has been renewed properly, that all payments have been applied correctly, and that the payoff amount shown by the computer makes sense. The payoff amount should be the total of the loan principal, the current fees and interest, plus any additional late days interest. Once the account has been reviewed and verified, tell the client the payoff amount for the date in question and make sure he has the money to pay off the loan in full. If he doesn't, do NOT click the Payoff Account button (the button labeled Payoff Act or Payoff Acct). Once the client has given you the correct amount of money and it has been counted to make sure the exact payoff amount has been received, click the Payoff Account button, allow the program to print the receipt, and verify that both the receipt and the loan screen show that the loan is paid in full. If either the receipt or the loan screen do not reflect that the loan is paid in full and that the loan balance is now zero, press the F9 key to refresh the loan screen. If the loan screen and receipt do not agree, call Alpha Omega for assistance.

(2) If the client can make a payment, but can't pay enough to satisfy the current fees and interest plus any late interest, do not pay off or renew the loan. Instead, take the money the client can pay, make sure that amount is entered in the amount field of the transaction submission line, and press the

Submit button. This is considered a partial payment, and the loan is not paid off or renewed. Explain to the client that an additional payment is required before the loan can be renewed.

(3) If the client does not wish to pay the loan of in full, but can pay enough to satisfy all current fees and interest, plus any late days interest, use the Renew button. If the client is not paying on the due date, the program will explain this and ask if you want to apply an interest adjustment. If the client is paying early and you do not want to reduce the interest, answer No. If the client is paying late and you want to increase the interest, answer Yes. Please understand that it is up to your company to decide when to reduce or increase the interest. The program simply does what you tell it to do. Once you answer this question, the computer will bring up a renewal dialog that shows the minimum payment due to renew the loan, and of course the client can pay more if he wishes, with the additional amount reducing the principal on the new loan. If you have any questions about this procedure, please contact Alpha Omega before renewing a loan.

Here's an interesting renewal idea that rewards customers who pay early and is a token of good faith (and good free advertising for your company): if your company is accruing 30 days of interest at a time (the "loan length" method) and don't want to make an interest adjustments for early payments, but would like to make sure that clients who pay early don't pay double interest on the days prepaid, here's an idea from one of our clients. When you take the payment that satisfies the current interest ahead of time, don't renew the loan, but submit the payment using the transaction Submit button. Wait until the payment due date to renew the loan, then renew the loan with a zero client payment. Be sure the loan date is correct, or you'll either cost the client money, or you'll cost yourself money. As long as the current interest has been paid and the minimum payment has gone to zero, you can renew a loan with a zero payment. Be sure to have the client sign the loan the next time he or she comes in. You can even make a courtesy call to let the client know what you're doing, and when you explain how this will save them from paying extra interest, they'll be appreciative. This can also set you apart from local competitors who don't "go the extra mile" to reward customers who pay early.

7.2 Writeoffs

There are two methods of doing writeoffs:

(1) A writeoff in which the balance of the loan is reduced or goes to zero. In this case, you are telling the program that the loan (or some monetary portion of the loan) is uncollectible and the loan balance will be reduced or go to zero accordingly. To do this type of write-off, submit a transaction with the transaction type of Writeoff, with the amount being the dollar amount being written off.

(2) A writeoff in which the balance of the loan is not changed, and there is only a loan status change (generally from "current" or "past due" to "writeoff"). In this case, you are telling the program that the loan is still collectible and the loan balance will continue to show up as due. To do this type of write-off, submit a transaction with the transaction type of Writeoff, with the amount being zero.

Part



8 Editing and Troubleshooting

In this section of the Title Loan Professional Help there are instructions on the use of special keys used to edit accounts and loan information. Also, during installation and specific operations of the Title Loan Professional PLUS program you may encounter errors. This section of the help file can help you solve the most common problems you may have. If you have a error or problem not listed please call our toll free number 866-802-5742 for further assistance.



8.1 Controls for Editing

On most standard keyboards the control key is marked, ctrl. The alternate key is, alt. The print screen key is, prt sc.

Ctrl-P to print a previewed contract, receipt, letter or report to the printer. This cannot be used to print data entry or other screens, only printable documents and reports that can be previewed. To capture and print screens, see instructions later in this document.

Ctrl-Z to cancel a transaction. For instance, if you start entering a loan and want to cancel it, you can press Control-Z. Another method is to click on the X close control in the right hand corner of the current form window. Be sure not to click on the X close control for the program itself! The current form window will always be inside the main program window.

Ctrl-R to Remove a record. For instance, to delete a client account and all associated loan records, click in the account number field, then press Control-R (hold down the Control key and tap the letter R key) to remove the record, then answer Yes when you are asked if it is okay to delete the account and its associated records. To delete a transaction, click in the date field and press Control-R.

Ctrl-E to edit transactions. Click in date field, then press Control-E, can edit all fields for that transaction.

Ctrl-F to find an entry based on a specific field. This feature may only be available if you have a full version of Microsoft Access, but it doesn't hurt to try. To use this feature, click on the field you want your search to be based on, then press Control-F to bring up the Find dialog. For instance, to find all clients added on 07/10/2004, first click in the Client Since field, then press Control-F. In the Find What field, enter 07/10/2004, then press the Find Next button. If there is a matching record, that record will become the current record. To find other matching records, press the Find Next button again. When the current record doesn't change, there are no other matching records.

Ctrl-C to copy selected text to the Windows clipboard, for pasting later.

Ctrl-X to cut selected text to the Windows clipboard, for pasting later.

Ctrl-V to paste selected text from the Windows clipboard.

Alt-prt sc to capture a screen to the Windows clipboard. This can be used to print out a data entry screen, or to include screenshots in a user manual. For instance, to print out the Current Loan data entry form for a title loan, go to the Current Loan tab, start a new loan, select the a loan type of "title loan" so that the screen changes, the press Control-Alt-Printscreen to capture the screen. Then go to a program that can print graphic images, such as Microsoft Paint or Microsoft Word. Press Control-V to paste the clipboard into a document and you now can print the screenshot. You can use the same steps to create a user manual with a wordprocessor like Microsoft Word or Wordperfect.

8.2 Errors

Database Moved Error: These directions can be followed if you get an error message that the database has been moved or is not in the expected location. You must be logged in as an administrator in the Title Loan Professional PLUS program to proceed with these steps.

Click the Browse Button. If necessary, change the Look In folder to the correct folder. Use the black drop down arrow to the right. The normal location of store databases if the database is located on the computer being used is:

My Computer /Local Disk (C:) /Program Files /Title Loan Professional Plus /database
/titleloan2k_be.mdb (full version) /titleloan2k_be.mdb (demo version) /fake_data_titleloan2k_be.mdb
(demo version with "fake" data)

When you have identified the correct data (mdb) file, double-click on it. You should see a message at the bottom left of the screen with a progress indicator that says "attaching tables" or very similar message. You will then get a login screen again after this operation is complete. Login as usual a begin using the program paying attention to recently entered data or customers being available and correct.

Please keep in mind that if the store database is networked and is not located on your computer, the steps above will be similar, but you have to start from a networked disk drive rather than the local disk drive. If you identify the wrong database file and key in data, major problems may result. If you're not absolutely sure where your store database is stored and what it is named, please call Alpha Omega for technical support.

If during the installation of TLP you get a message like: The system could not locate C:\... username~1 ...\ Where "username" is part of a recognizable name of someone with a login on the computer in question, it is possible that you have a password or security issue. Cancel the installation of TLP and try installing it after logging in under a different user login, or better yet log in as the Windows system administrator before attempting to install TLP.

If after a program upgrade you get an error message in the Select Store Database dialog like: Expression may not result in the name of a macro ...

The new program file may have a read-only attribute set that will not allow the program to be opened with the required read/write access. To correct this, first close TLP, then go to My Computer on the computer hosting the program, find the file C:\Program Files\Title Loan Professional PLUS\titleloan2k (the filename may be shown as titleloan2k.mdb, depending on whether filename extensions are displayed on the computer in question). Do not select any similarly named file: there should be no characters after titleloan2k other than .mdb (files with similar names are most likely backup files). Right click on the titleloan2k file, select Properties, and uncheck the Read-Only check box, then Apply the change, then click Okay. Now try to run TLP again, and if the error message is not given again, the problem is solved. Don't forget that if TLP was updated, you need to go to the Tools Menu and do the Database Upgrade. For more information see the section titled Database Upgrade.

Error Message: Requires NT Service Pack 6 or higher. If you get an error message that Office or Access "requires NT Service Pack 6 or higher" your system may be missing a DLL that is included with some versions of Windows, but not with all versions of Windows. You may need to install a DLL file called dbmsadsn.dll. This file will go in one of the following directories, depending on the version of Windows you are using. Just determine which directory exists on your computer and copy the file to that directory: C:\winnt\system32 C:\windows\system32 You should be able to download this DLL from the Internet by going to Google and doing a search for: download dbmsadsn.dll (or you can call AOCG and we can e-mail you the DLL).

Error Message: ActiveX component can't create object. If when running TLP you get an error

message like "ActiveX component can't create object" or if you can't use the Select Store Database dialog (after you select the file to open, the dialog doesn't reappear and you get an untitled window with only the options File, Window and Help), you may have two different versions of Access or Microsoft Office installed on the same computer. A simple solution is to set up a shortcut for TLP that "tells" Windows exactly which version of the Microsoft Access runtime to use. This can be done by browsing to the correct MSACCESS.EXE runtime file, which is normally in the folder C:\Program Files\Common Files\Microsoft Shared\Access Runtime\Office10 and right-clicking the MSACCESS.EXE file (the .EXE extension may not be displayed, in which case the filename will be MSACCESS). After right-clicking the file, select Send To, then select the Send To Desktop (create shortcut) option. Next, go to the Windows desktop, find the shortcut, right click the shortcut, select Properties, then on the Shortcut Tab change the Target field to read:

```
"C:\Program Files\Common Files\Microsoft Shared\Access Runtime\Office10\MSACCESS.EXE"  
/Runtime "C:\Program Files\Title Loan Professional PLUS\titleloan2k.mdb"
```

Please note that this is one long text line with the only spaces being before and after "/Runtime" and there are no line breaks. The first part of this field may already be correct, so you may only have to type from "/Runtime" forward. If the PC in question is accessing TLP across the network, you should replace "C:" with either the mapped drive letter of the network drive hosting the TLP files, or the UNC name of the server. For example: If TLP is hosted on a network drive named "F:" you would use:

```
/Runtime "F:\Program Files\Title Loan Professional PLUS\titleloan2k.mdb"
```

If TLP is hosted on a drive with the UNC name "Fileserver" you would use:

```
/Runtime "\\Fileserver\Program Files\Title Loan Professional PLUS\titleloan2k.mdb"
```

Error Message: OpenReport action was canceled. If when printing checks, contracts, forms, letter or reports you get a message like: "OpenReport action was canceled" you may have an error in how your electronic company logo or electronic signature files are specified in Tools, Company Setup, General Information. To test to see if this is the source of the error message, go to Tools, Company Setup, General Information and carefully record the exact entries in the Company Logo and Company Signature fields. Then clear both fields so that both are blank. Then try the exact same print action again. If the error is still produced, call AOCG for assistance. If the error is not reproduced, please read the Help Topics titled "Electronic Signature Setup" and/or "Electronic Logo Setup."

Errors when attempting to E-mail Reports. To e-mail the selected Daily Reports, you must be using Microsoft Outlook as your e-mail client. Outlook Express will not work.

8.2.1 Active X component can't create object

If when running TLP you get an error message like "ActiveX component can't create object" or if you can't use the Select Store Database dialog (after you select the file to open, the dialog doesn't reappear and you get an untitled window with only the options File, Window and Help), you may have two different versions of Access or Microsoft Office installed on the same computer. A simple solution is to set up a shortcut for TLP that "tells" Windows exactly which version of the Microsoft Access runtime to use. This can be done by browsing to the correct MSACCESS.EXE runtime file, which is normally in the folder C:\Program Files\Common Files\Microsoft Shared\Access Runtime\Office10 and right-clicking the MSACCESS.EXE file (the .EXE extension may not be displayed, in which case the filename will be MSACCESS). After right-clicking the file, select Send To, then select the Send To Desktop (create shortcut) option. Next, go to the Windows desktop, find the shortcut, right click the shortcut, select Properties, then on the Shortcut Tab change the Target field to read:

```
"C:\Program Files\Common Files\Microsoft Shared\Access Runtime\Office10\MSACCESS.EXE"  
/Runtime "C:\Program Files\Title Loan Professional PLUS\titleloan2k.mdb"
```

Please note that this is one long text line with the only spaces being before and after "/Runtime" and there are no line breaks.

The first part of this field may already be correct, so you may only have to type from "/Runtime" forward. If the PC in question is accessing TLP across the network, you should replace "C:" with either the mapped drive letter of the network drive hosting the TLP files, or the UNC name of the Server. For example:

If TLP is hosted on a network drive named "F:" you would use:

```
/Runtime "F:\Program Files\Title Loan Professional PLUS\titleloan2k.mdb"
```

If TLP is hosted on a drive with the UNC name "Fileserver" you would use:

```
/Runtime "\\Fileserver\Program Files\Title Loan Professional PLUS\titleloan2k.mdb"
```

8.2.2 Open Report Errors

If when printing checks, contracts, forms, letter or reports you get a message like: "OpenReport action was canceled" you may have an error in how your electronic company logo or electronic signature files are specified in Tools, Company Setup, General Information. To test to see if this is the source of the error message, go to Tools, Company Setup, General Information and carefully record the exact entries in the Company Logo and Company Signature fields. Then clear both fields so that both are blank. Then try the exact same print action again. If the error is still produced, call AOCG for assistance. If the error is not reproduced, please read the Help Topics titled "Electronic Signature Setup" and/or "Electronic Logo Setup."

8.2.3 Requires NT Service Pack 6 or higher

If you get an error message that Office or Access "requires NT Service Pack 6 or higher" your system may be missing a DLL that is included with some versions of Windows, but not with all versions of Windows. You may need to install a DLL file called dbmsadsn.dll. This file will go in one of the following directories, depending on the version of Windows you are using. Just determine which directory exists on your computer and copy the file to that directory:

```
C:\winnt\system32  
C:\windows\system32
```

You should be able to download this DLL from the Internet by going to Google and doing a search for: download dbmsadsn.dll (or you can call AOCG and we can e-mail you the DLL).

8.3 Special Keys

F9 to redisplay and refresh the current screen. If you need access to a certain feature, such a Payoff or Renew, and the button is not accessible, you can press F9 to redisplay the entry form, and the button should appear. If you have made a transaction entry and want to force the system to recompute any on-screen information immediately, you can also press F9.

The check given field is the check number of the check given to the client when the loan is created.

A title loan check amount is normally the loan amount, unless the fee is financed. If your title loan check amount is not the loan amount, be sure to let us know so that the system is set up correctly.

To reprint a posted receipt if all the loan information is correct: click on the date field of the posted receipt, then press the letter P to print the receipt. For instance, if you want to reprint a cash receipt of \$44 received on 12/15/2003:

- (1) Pull up the loan on the Current Loans tab
 - (2) Find the transaction with a type of Cash dated 12/15/2003 in the amount of \$44.00
 - (3) Click on the date field
 - (4) Press the letter P to print the receipt
 - (5) Click on the Print Receipt button
- To reprint a posted receipt if the loan information is incorrect, there are two methods, **A and B**. Both require administrator access:

(A) You can remove the loan and re-enter the loan, all subsequent transactions and payment(s) correctly. To remove the loan:

- (1) Pull up the loan on the Current Loans tab
- (2) Click on the Loan Number field
- (3) Press Control-R to remove the loan

(4) When asked if you want to delete the loan for this account, answer Yes. This does not delete other loans for the same client, nor does it delete the client information. To delete a client and all loans for that client, highlight the Client Account Number field and use Control-R to remove the client.

If you delete a loan that has had interest and fees calculated and posted by the computer, and you elect to delete the loan, you will either have to calculate and re-enter the interest and fees posted by the computer manually, or you will have to allow the system to do the daily update before posting payments.

(B) Alternatively, you can figure out what the transactions should be, then edit each incorrect transaction by hand. To edit a posted transaction, you must have administrator access. For each transaction follow these steps:

- (1) Pull up the loan on the Current Loans tab
- (2) Find the transaction to be edited
- (3) Click on the date field for that transaction
- (4) Press Control-E to enter Edit mode
- (5) When the computer says Edit Mode, click OK
- (6) Edit the fields that need to be changed
- (7) When all changes have been made, press F9 to recalculate and display the loan

balance. If you need to reprint a receipt, change the amount for the receipt to zero using the steps above, then enter a new transaction with the correct receipt date, type and amount. If all the loan information is correct, the receipt should print correctly at this point.

Part



9 FAQ (Frequently Asked Questions)

This area of Help will contain Frequently Asked Questions from customers regarding Title Loan Professional PLUS.

9.1 Can we backup at the main office?

Yes, if you put pcAnywhere on both a main office computer and the computer at the store that hosts the database, it is possible to automatically back up to the main office.

9.2 Daily Receipt Log

For accounting purposes, the most common end of month report would be the Daily Receipt Log run from the beginning date of the month to the ending date of the month.

This report shows each payment taken and how much was posted to principal, fees and interest. If you're on a cash basis, this is probably the main information your bookkeeper or accountant will need.

9.3 How do I change a due date?

Q: How do I change a due date?

A: Pull up the loan on the Loan tab, making it the current loan. Then click the Additional Information button, go to the Payment Info tab, then click in the Next Payment Date field and press CTRL-E to edit the date. However, if your system security is set up to not allow date changes, you may not be able to edit the date.

9.4 How do I delete a client?

To remove records, you must have Admin access.

To remove a client, pull the client up on the *Personal tab*, make sure the client does not have any "real" loans (you can check this by going to the Current Loans tab and using the History drop down).

Then click in the Account Number field (the next to last field in the rectangular grid of fields at the top of the Client window). The field will turn white.

Then hold down the **CONTROL** or **CTRL** key and tape the letter **R** to remove the client account. The program will ask you to verify the deletion of the account. Answering Yes will delete all client information and all loans and transactions for the client.

9.5 How do I delete a posted transaction?

To remove a transaction, you must have Admin access.

To remove a transaction, pull the loan to be removed on the *Current Loans tab*. Then click in the date field of the transaction to be removed. Be absolutely sure that you have identified the correct transaction!

Then hold down the **CONTROL** or **CTRL** key and tape the letter **R** to remove the loan. The program will ask you to verify the deletion of the transaction.

9.6 How do I delete a loan?

To remove/delete a loan, you must have Admin access.

To remove a loan, pull the loan to be removed on the *Current Loans tab*.

Then click in the Loan Number field (this is the second field on the Current Loan form, to the right of the Type field, and the field label for space considerations is simply "Number"). The field will turn white.

Then hold down the **CONTROL** or **CTRL** key and tape the letter **R** to remove the loan. The program will ask you to verify the deletion of the loan.

9.7 How do I set the Title Loan Payment Method?

Q: After a program update, we are experiencing an error when we try to do a new title loan because the Title Loan Payment Method is not displayed. Our payment method was "Default" before. What should we do?

A: Close the program on all computers, then on the computer that hosts the database, go to Tools and do the Upgrade Database step. Make sure this runs without errors. Then log in as an administrator, go to File Maintenance, select Title Loan Payment Methods, and make sure the table is populated (contains records) and that the line with the ID "Default" has both the Default and Active check boxes checked. If you are doing amortized or multi-pay balloon loans, your payment method may not be Default, in which case you should select the appropriate method and click its Default check box. If you change payment methods on a loan-by-loan basis, it's a good idea to uncheck the Active check boxes on all payment methods that are not used, to prevent them from being accidentally selected.

9.8 How do I flag the account if we deny someone?

Most of our clients don't enter clients who are denied credit.

If you do enter the clients who are turned down, go the *File Maintenance*, then *Account Status* and add a new account status such as "*Denied Credit*" and sure to check the Place Hold On Account check box.

Then manually select this account status on any client it applies to.

9.9 How do I setup a server and workstation?

To setup a server and workstation [Click Here](#)²⁸.

9.10 How do I take a payment on an inactive (non-interest-accruing) loan?

If a loan is not accruing interest, you can still apply payments to the loan, regardless of the loan status. Just compose the payment transaction as usual, press the Submit button, and make sure the loan balance is correct after the payment has been applied.

If a loan has been written off and the loan balance is zero, your accountant may have to be consulted as to how the payment is to be applied. If the loan balance is zero and the monies lost have been written off your company's taxes, the payment might have to go to a special G/L account such as "Collection of Bad Debt." In this case you might not even key the payment into our system, but directly into your G/L as a separate deposit. If you do want to enter the payment into our system, you might need to do a "negative write-off" to restore part of the principal, but your accountant will need to be informed, or your company's G/L, financial statements and taxes might be wrong. If you have any questions about taking payments on loans with zero balances, you might want to arrange a conference call between Alpha Omega, your accountant, and anyone in your company with input into the decision.

9.11 How do I install the electronic signature file?

Q: How do I install the electronic signature file?

A: You should save the electronic signature file in the \Program Files\Title Loan Professional PLUS folder. Then within the program go to Tools, then Company Setup. Click on the Browse button for the electronic signature and browse to the folder where you saved the file. When you have selected the file and it appears next to the Browse button in Company Setup, you're finished. However, be sure to check the first check you print and make sure the signature appears correctly on the check.

9.12 How do I remote access to other Stores?

How do I remote access to other Stores?

Yes, we have done this for other clients as outlined below, so I think this information may be helpful to you.

Yes, we have chains of up to 13 stores that use our software, and we do have provisions for remote access. One simple solution is to put PC Anywhere on each store computer. This kills several birds with one stone:

- (1) We can offer a higher level of remote support, training and program updates
- (2) Each store can be accessed from the main business office, and even from home and on the road
- (3) Each store's database can be copied to the main business location, which in effect backs up the other stores. Of course the computer the files are downloaded to needs to be backed up, and an off-site backup of all data files is imperative.
- (4) Once the store databases are centralized on one computer system, Title Loan Professional will allow any store database to be opened, and reports can be run, and accounts can be viewed, etc. If each store has its own "live" computer system, changes should not be made on the centralized system, however. Changes should always be made to the live system. However, if remote changes need to be made, you can use PC Anywhere to log into the remote store computer, and then you can make data changes and do just about anything the remote store users can do.

So you have two features for the price of one:

- (1) downloading store databases for centralized backup, reporting and viewing, and
- (2) remote access for "real-time" data entry and corrections

If you want a real-time network, this can be done, but it involves setting up a full-time VPN (Virtual Private Network), and if the internet or VPN connection goes down, all remote stores go down also. So the approach of having independent live systems that can be centralized for reporting and viewing accounts often makes sense for the following reasons:

- Internet problems don't take down all remote stores
- Speed is much better with an in-store network (LAN-Local Area Network) rather than a VPN
- The cost of an in-store network is generally less than a VPN
- VPNs cost more to set up and are more complicated when things "go wrong"

Some of our larger clients use VPNs, but data entry can be very slow at times, and there are times when users can't log in, get disconnected without being able to close active windows (which can cause data loss or data corruption), etc.

9.13 If backup is being performed to disk...

If backup is to disk, do you recommend the CD RW disc?

Yes, you can use either CD-R or CD-RW but remember that CD-RW may only work in certain types of CD Drives and may not be readable in all types of CD drives.

9.14 Is there a way to enter manual checks in the check register?

Yes, there are two ways of doing manual checks using the Title Loan Professional PLUS check register. If you don't care about the check register showing the actual payee name, you can set up one client with a first name of "Manual" and a last name of "Checks."

Then, whenever you do a manual check, select "Manual Checks" as the client and enter the check

amount, date and amount.

If you want to print the manual check or if you want the check register to show the payee name, you will need to set the payee up in the client file before entering the manual check.

Once you have entered a payee, that payee will automatically be available for future manual checks. You only need to add the payee the first time.

9.15 Since our main office has a server...

Since our main office has a server, would the back up be to the server?

Yes, as long as the two computers can connect to each other through the Internet or via modem.

9.16 What is the EFT file path?

Q: On the EFT report which creates the file for export, what is the file path?

A: On a standalone system, the path to the main program is C:\Program Files\Title Loan Professional PLUS

The path to export files such as the EFT file is C:\Program Files\Title Loan Professional PLUS\Export

If you're on a network, the C: may be replaced by a server drive letter like Z: or a UNC pathname, such as \\Server\Program Files\Title Loan Professional PLUS\Export. You will need to get this information from the person who set up your network. Or in Title Loan Professional you can click on File, then Select Store Database and see the prefix before \Program Files.

9.17 What is the payment formula?

The payment formula is:

Roundnum(getFinanced(LoanID) * (mir / (1 - (1 + mir) ^ (rst!terms * -1))), 2)

9.18 When I send a check through the ACH...

When we send a check through the ACH and it clears do we just change the status to paid in full and not apply any fees when the adjustment box appears?

No, changing the loan status manually does not change the account balance. Instead, use the ACH Deposit transaction, entering the amount of the ACH transaction. If the loan is paid in full, the loan status will change to Paid In Full automatically.

9.19 We have begun to switch the customers from our old software to...

We have begun to switch the customers from our old software to Title Loan Professional. Am I correct in using the pay off from the previous software as a current balance?

In most states you can't convert interest to principal, so the best method is to collect all current fees and interest from the client, then do a new loan with the loan amount being the principal due from the old system, printing a new contract with the actual date the new contract is done with Title Loan Professional PLUS.

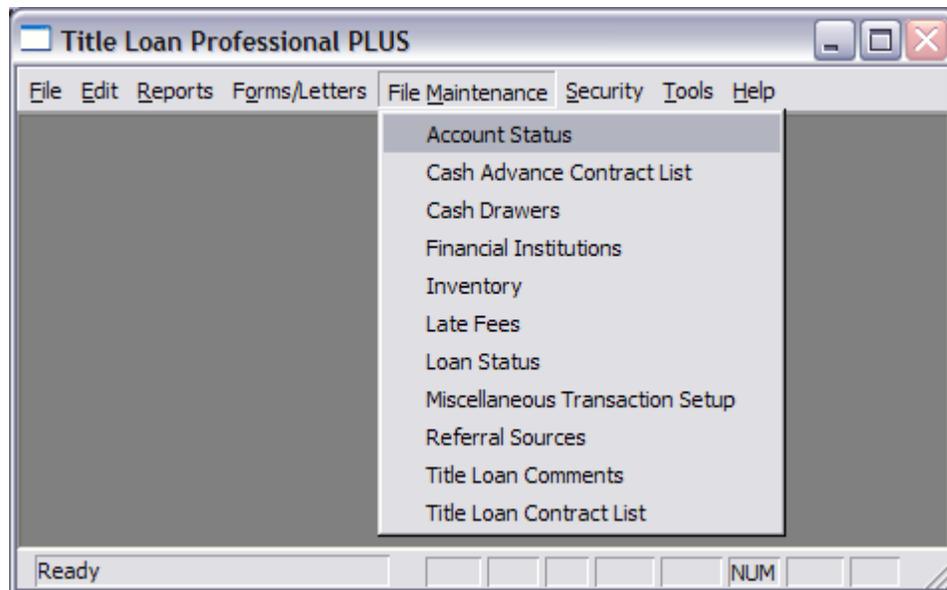
Part



10 File Maintenance

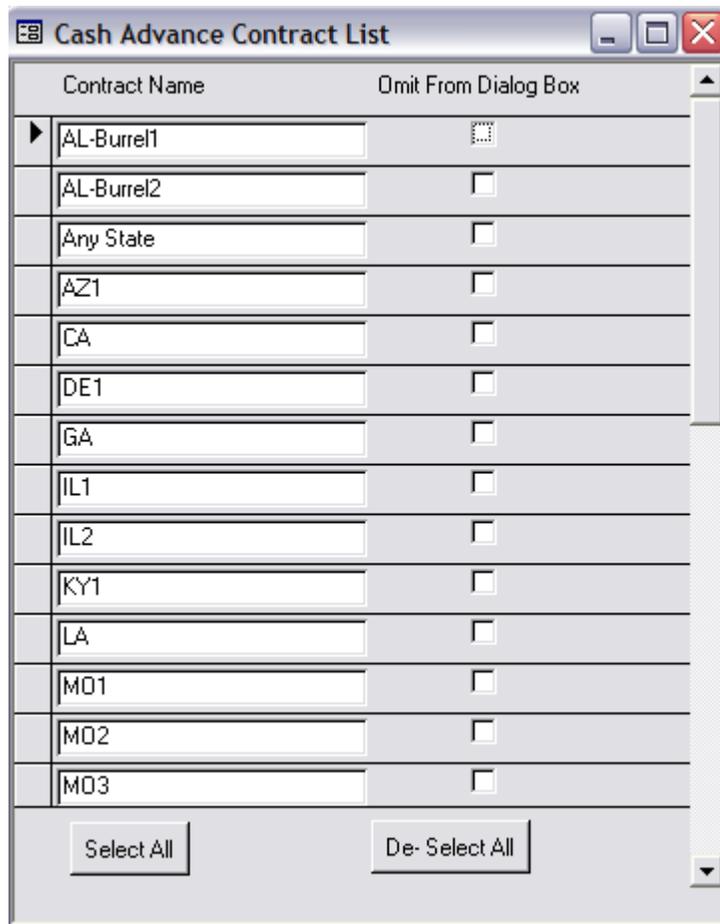
File Maintenance

The file maintenance menu contains Account Status, Cash Advance Contract List, Cash Drawers, Financial Institutions, Inventory, Late Fees, Loan Status, Miscellaneous Transaction Setup, Referral Sources, Title Loan Comments, Title Loan Contract List.



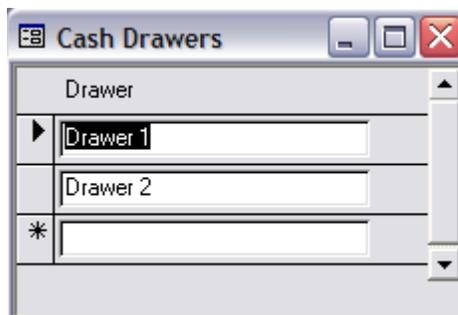
10.1 Cash Advance Contract List

Located in the File Maintenance Menu. This is where you select which Cash Advance Contracts appear in the Contracts list in the Company Setup.



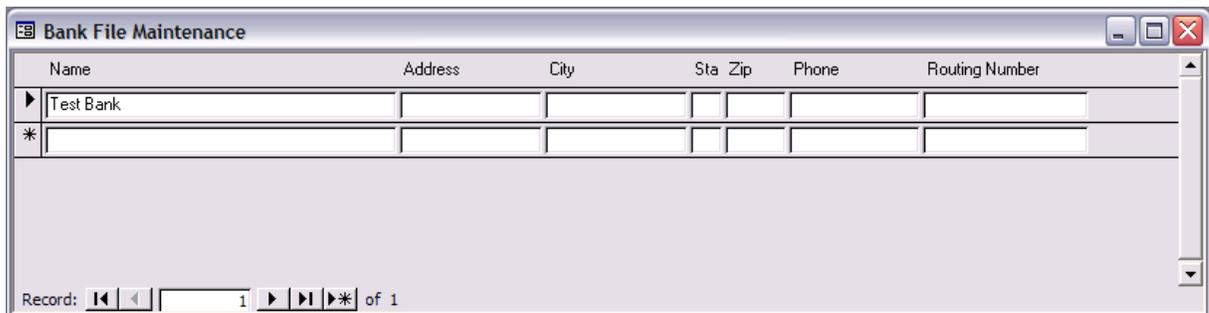
10.2 Cash Drawers

Located in the File Maintenance Menu. This dialog box allows you to edit the number of cash drawers available.



10.3 Financial Institutions

Located in the File Maintenance Menu. Enter all your financial institutions here. You can also add them on the fly on the employment tab of the clients form.



Name	Address	City	Sta	Zip	Phone	Routing Number
▶ Test Bank						
* [Empty]						

Record: [Navigation icons] 1 of 1

10.4 Referral Sources

Located in the File Maintenance Menu. This form populates the 'How did you hear about us?' drop-down on the Personal tab of the client form.



Referral
▶ Yellow Pages
Coupon
Repeat Cust.
Referral
Flyer
Sign
TV Ad
Periodical
Direct Mail
* [Empty]

10.5 Inventory

Located in the File Maintenance Menu. This selection brings up your inventory of automobiles.

The screenshot shows a window titled "Vehicle Inventory" with a "LoanID:" field at the top right. Below it are two tabs: "General" and "Evaluation". The "Evaluation" tab is active, displaying several input fields:

- VIN Number: 0987654321098765
- Year: (empty)
- Make: Chevrolet (dropdown)
- Model: (empty dropdown)
- Body Style: 4D (dropdown)
- Color: Black (dropdown)
- Title Certificate No: (empty)
- License Plate No: (empty)
- State: (empty)
- Expiration Date: (empty)

At the bottom of the window, there is a record navigation bar showing "Record: 1 of 1" with navigation icons.

10.6 Miscellaneous Transactions Setup

Miscellaneous Transaction Setup

A miscellaneous transaction is a transaction that does not involve a loan, per se. For instance, if your company sells prepaid phone cards for cash, the sale of a prepaid phone card would be considered a miscellaneous transaction. Other examples might be: bill paying, faxes, copies, money orders, bus tokens, Western Union, etc.

This option is NOT part of the standard Title Loan Professional PLUS package, and there may be additional costs and support required if you decide to use it. We do not advocate that you spend a lot of time setting up miscellaneous transactions, as you cannot use what you set up unless the program is specially configured. This requires the creation of an internal loan record for miscellaneous transactions that is not associated with a client. Only an Alpha Omega programmer can do this. So you should call Alpha Omega if you want to use this feature and have not used it in the past.

Miscellaneous transactions do not appear on most of the TLP reports, which are loan-oriented and A/R-oriented. Miscellaneous transactions do affect the Cash Drawer, the Daily Transaction Report and the Cash Daily Summary.

Here is a quick rundown of the miscellaneous transaction setup fields:

Heading: this is what the user sees when a transaction is entered. Examples: \$20 Phone Card, \$40 Phone Card, etc.

Transaction Description: this is the general heading under which the miscellaneous transactions show up on the various reports. For instance, all phone card sales regardless of price might show up under the general heading "Phone Cards" or "Prepaid Phone Cards" on the Daily Transaction Report. If there is only one item in a sales category, the Heading and Transaction Description can be the same.

Transaction Default Amount: this is the "face value" of the item, not including the fee your company adds to the price. For instance, if you sell a \$20 prepaid phone card and charge an additional \$2 fee, the transaction default amount would be \$20 and the fee default amount would be \$2. If you sell a \$20 phone card and keep \$2, with the other \$18 going to the vendor, the Heading would be "\$20 Phone Card," the transaction default amount would be \$18, and the transaction fee default amount would be \$2. Please keep in mind that the amount fields are simply defaults which can be overridden by the user at the time a miscellaneous transaction is entered.

Transaction Fee Description: this is the general heading under which the miscellaneous transaction fee shows up on the various reports. If the transaction description is "Phone Cards" a logical fee description would be "Phone Card Fees."

Transaction Fee Default Amount: this is the fee you add to the "face value" of the item, typically your "markup" or profit. See the topic Transaction Default Amount above for two different ways of handling the fee, based on whether the fee is collected in addition to the face value of the item, or if the fee is included in the face value of the item.

Once a miscellaneous transaction has been set up, use the Miscellaneous Transaction Entry option on the Tools Menu to enter miscellaneous transactions, and be sure to check the Cash Drawer and Daily Transaction Report carefully at the end of each day to make sure you have set up and entered miscellaneous transactions correctly.

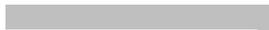
10.7 Title Loan Contract List

This dialog box is where you select which Title Loan Contracts that will be available for selection in the Title Loan Parameters of the Company Setup.

Contract Name	Omit From Dialog Box
AL1	<input type="checkbox"/>
Any State	<input type="checkbox"/>
CA1	<input type="checkbox"/>
CA2	<input type="checkbox"/>
DE1	<input type="checkbox"/>
Demand Loan Agreement	<input type="checkbox"/>
GA1	<input type="checkbox"/>
GA2	<input type="checkbox"/>
GA3	<input type="checkbox"/>
GA4 - Allow Title w/ Lien	<input type="checkbox"/>
IL - Consumer Loan	<input type="checkbox"/>
IL1	<input type="checkbox"/>
LA	<input type="checkbox"/>
MD1	<input type="checkbox"/>
MD2	<input type="checkbox"/>
MD3	<input type="checkbox"/>
MD4	<input type="checkbox"/>

Select All De-Select All

Part



11 Forms/Letters/Contracts/Receipts

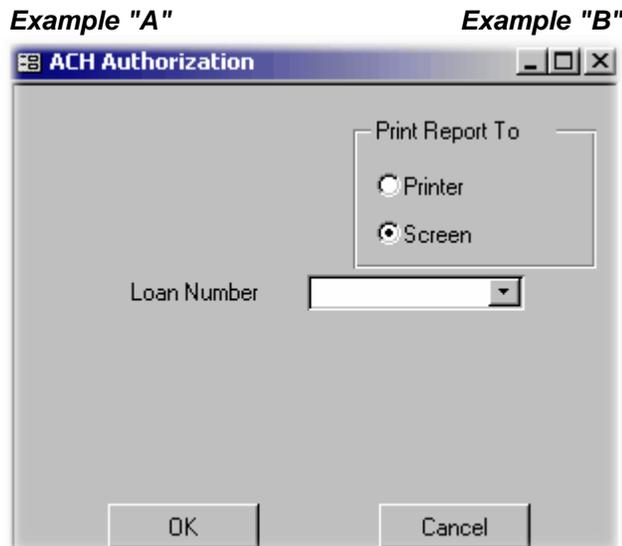
Title Loan Professional PLUS prints a wide variety of contracts, letters, forms, reports and receipts. Some are for individual states and may not apply to your particular state. Several are listed in the links that follow.

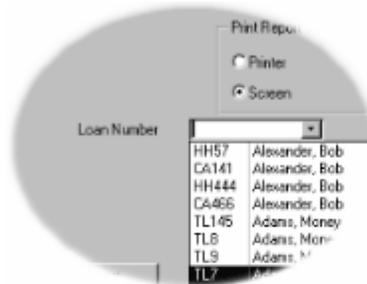
If you have an internet connection [CLICK HERE](#) to view a complete listing of contracts, letters, forms, reports and receipts automatically generated by Title Loan Professional Plus.



11.1 ACH Authorization

Selecting this option permits the user to select a Loan Number from the database and create an Authorization Agreement for Preauthorized Payment. You may send the report to the Printer or to the Screen as shown in *Example "A"*. You may select a Loan Number by using the drop down as shown in *Example "B"* below. The authorization is shown in *Example "C"*.





Example "C" - ACH Authorization

ACHAuthorization-TLK2 : Report

Alpha Omega Consulting Group, Inc.
AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENT

- IF YOU AUTHORIZE Alpha Omega Consulting Group, Inc. OR OUR SERVICES TO AUTOMATICALLY WITHDRAW LOAN PAYMENTS FROM THE BANK ACCOUNT IDENTIFIED BELOW ("DEPOSIT ACCOUNT"), YOU MUST FILL IN YOUR BANK NAME, TRANSIT/ABA NO, AND DEPOSIT ACCOUNT NUMBER IN ITEMS 6A, 6B AND 6C BELOW, AND SIGN WHERE INDICATED BY THE (X) BELOW.
- YOU AUTHORIZE Alpha Omega Consulting Group, Inc. OR OUR SERVICES TO CONTACT YOU AT WORK OR HOME AT ANY TIME UP TO 9:00 PM, YOUR LOCAL TIME, REGARDING YOUR LOAN.
- YOU REPRESENT THAT YOU HAVE NOT FILED FOR BANKRUPTCY IN THE LAST YEAR AND HAVE NO PRESENT INTENTIONS OF DOING SO.
- WARRANT UPON DEFAULT: If you break any of the covenants or representations contained within this Agreement, we may accelerate this loan and demand that you immediately pay all amounts due and owing, including, but not limited to, principal, interest and fees. You agree to waive notice of our intent to demand or actual demand for immediate payment of the accelerated balance.
- BY SIGNING BELOW, YOU AUTHORIZE Alpha Omega Consulting Group, Inc., or our services or agents, to initiate one or more ACH debit entries (for example, at our option, one debit entry may be initiated for the principal of the loan and another for the finance charge) to your Deposit Account indicated below for any scheduled payment that comes due with regard to the loan for which you are applying. The Depository Institution named below, called BANK, will receive and debit such entries to your Deposit Account. This Authorization Agreement does not constitute a security interest in or to the Deposit Account, but is merely your authorization for us or our services to debit the account.

A. Bank Name: _____

B. Transit/ABA No. _____

C. Deposit Account No. _____

7. This Authorization becomes effective at the time we fund the loan for which you are applying and will remain in full force and effect until we have received written notice of termination from you in such time and in such manner as to afford us a reasonable opportunity to act on your notice. You authorize us to initiate a debit entry to your Deposit Account to pay all sums owed under the Loan Agreement on the date the loan sums due or any later time. If you revoke this Authorization before the loan is paid in full, you will forfeit the discounted interest rate and all outstanding loan amounts will be subject to the highest interest rate quoted you at the time you opted for ACH Authorization.

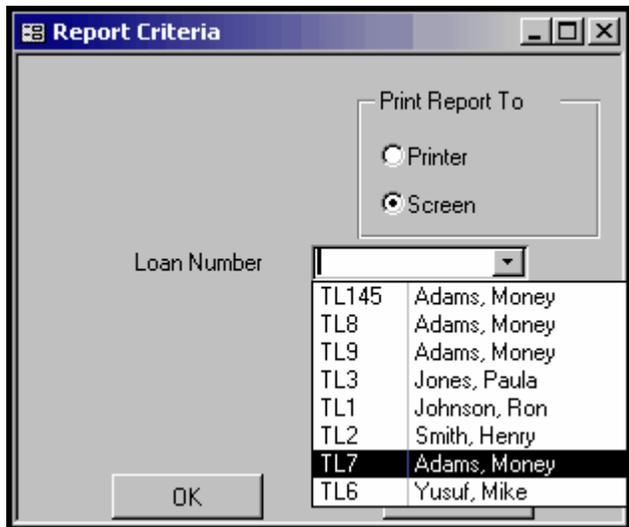
PRINT NAME: Bob Alexander

SIGNATURE (X) _____ DATE 1/13/2006

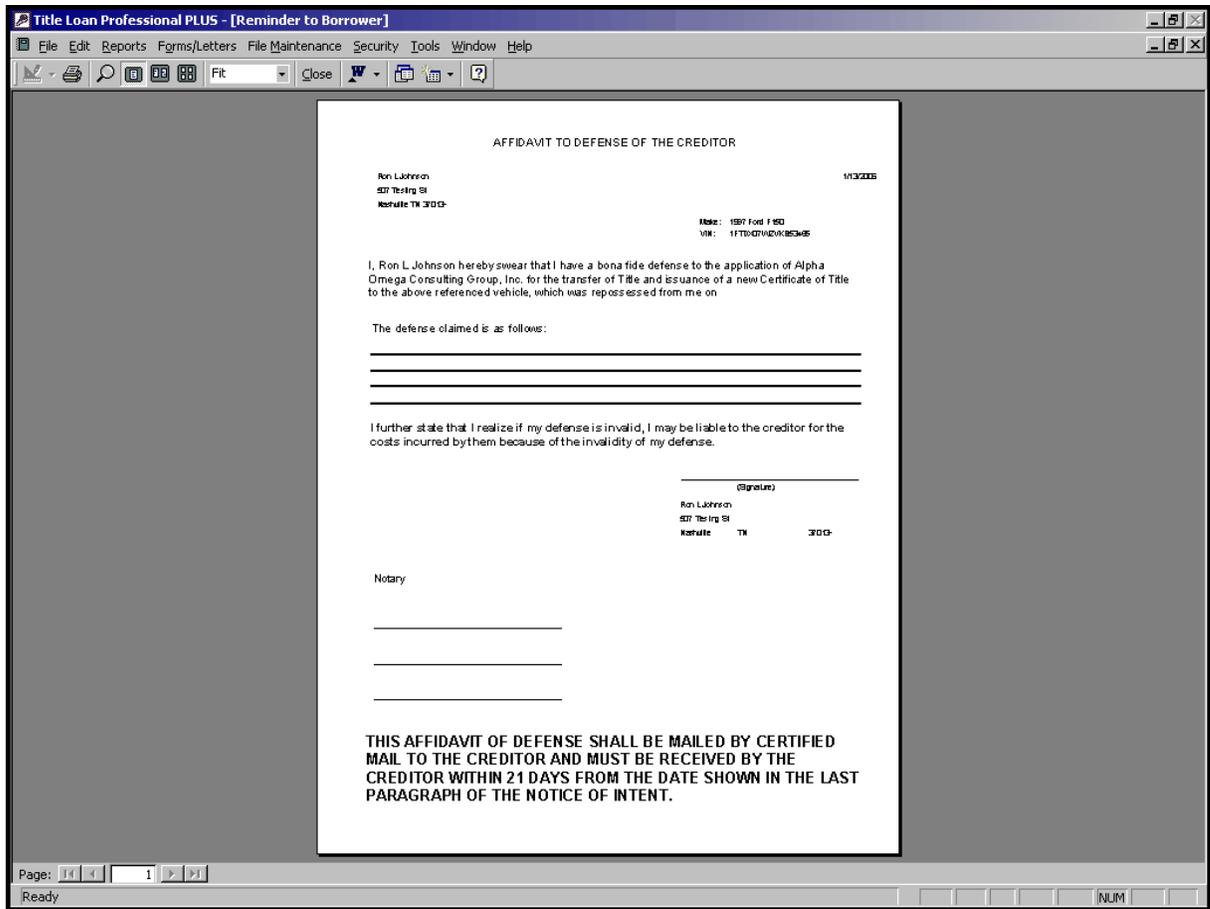
BY SIGNING ABOVE, YOU ACKNOWLEDGE READING AND AGREEING TO THE STATEMENTS IN ITEMS 2, 3, 4 AND 5, AND THE AUTHORIZATION IN ITEM 6.

11.2 Affidavit to Defense of Creditor

You can print an Affidavit to Defense of Creditor. Simply click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The Affidavit to Defense of Creditor is as shown below:



11.3 Affidavit of Fact

If your company is located in Tennessee, you can print an Affidavit of Fact. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

Print Report To

Printer

Screen

Loan Number

TL145	Adams, Money
TL8	Adams, Money
TL9	Adams, Money
TL3	Jones, Paula
TL1	Johnson, Ron
TL2	Smith, Henry
TL7	Adams, Money
TL6	Yusuf, Mike

OK

The Affidavit of Fact is as shown below:

Alpha Omega Consulting Group, Inc.
716 Vandy Blvd.
Nashville, TN 37221
615-662-9638

AFFIDAVIT OF FACT

This affidavit is to verify that the two names in question

_____ AND _____
NAME ON DRIVERS LICENSE NAME ON TITLE

are one in the same.

SIGNATURE _____ DATE _____

STATE OF TN
COUNTY OF _____

SUBSCRIBED AND SWORN BEFORE ME THIS _____ DAY OF _____

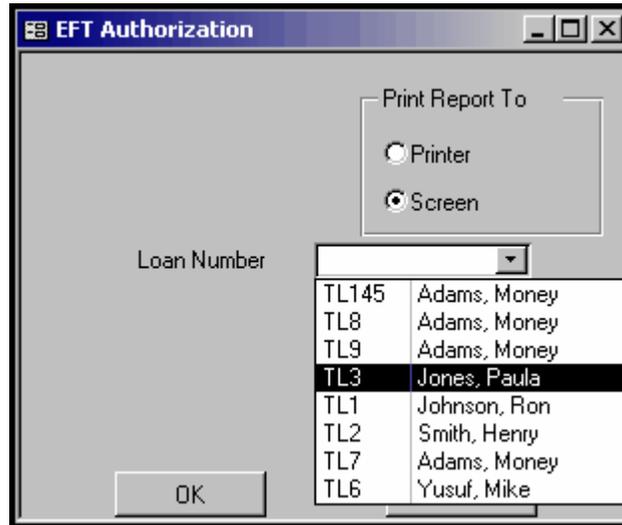
SEAL _____ NOTARY PUBLIC _____

MY COMMISSION EXPIRES: _____

Page: 1 of 1
Ready NUM

11.4 EFT Authorization/Form

You may print an EFT (Electronic Funds Transfer) Authorization. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The EFT (Electronic Funds Transfer) Authorization is as shown below:

The screenshot shows a software window titled "Title Loan Professional PLUS - [Electronic Funds Transfer Authorization]". The window has a menu bar with "File", "Edit", "Reports", "Forms/Letters", "File Maintenance", "Security", "Tools", "Window", and "Help". Below the menu bar is a toolbar with various icons. The main content area displays the following text:

Electronic Funds Transfer Authorization

I (we), Ros Johnson, hereby authorize Alpha Omega Consulting Group, Inc. to debit my bank account for my periodic payments to my Title Pledge Agreement. I understand that in order to be credited to my account to cover the draft amount for Alpha Omega Consulting Group, Inc. will charge a fee. I can terminate this authorization at any time by giving 10 days written notice to the other party.

Title Pledge Agreement number	TL1
Name of Financial Institution	Bank of America - TN
Financial Institution routing number	054000220
My bank account number	9876543210
Payment amount	\$0.00
Frequency of payment	Weekly

Signature _____

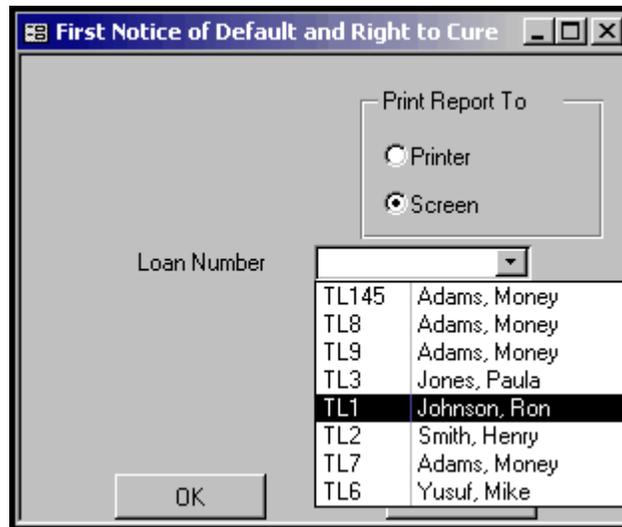
Date: 1/13/2005

Page: 1 of 1

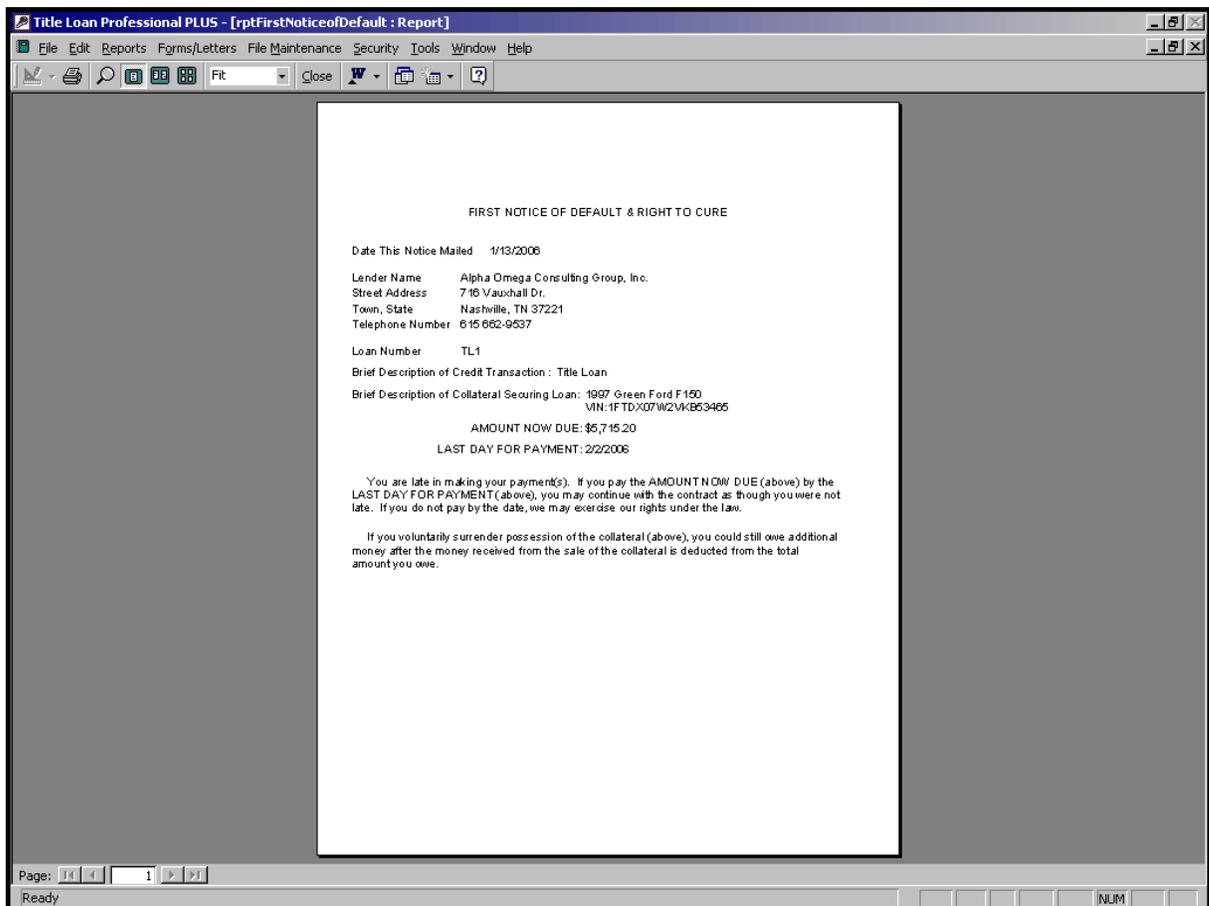
Ready NUM

11.5 First Notice of Default

You may print a First Notice of Default. Simply click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

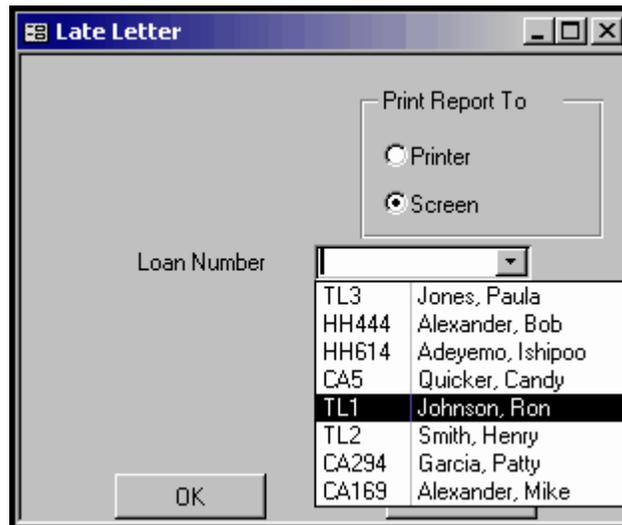


The First Notice of Default is as shown below:

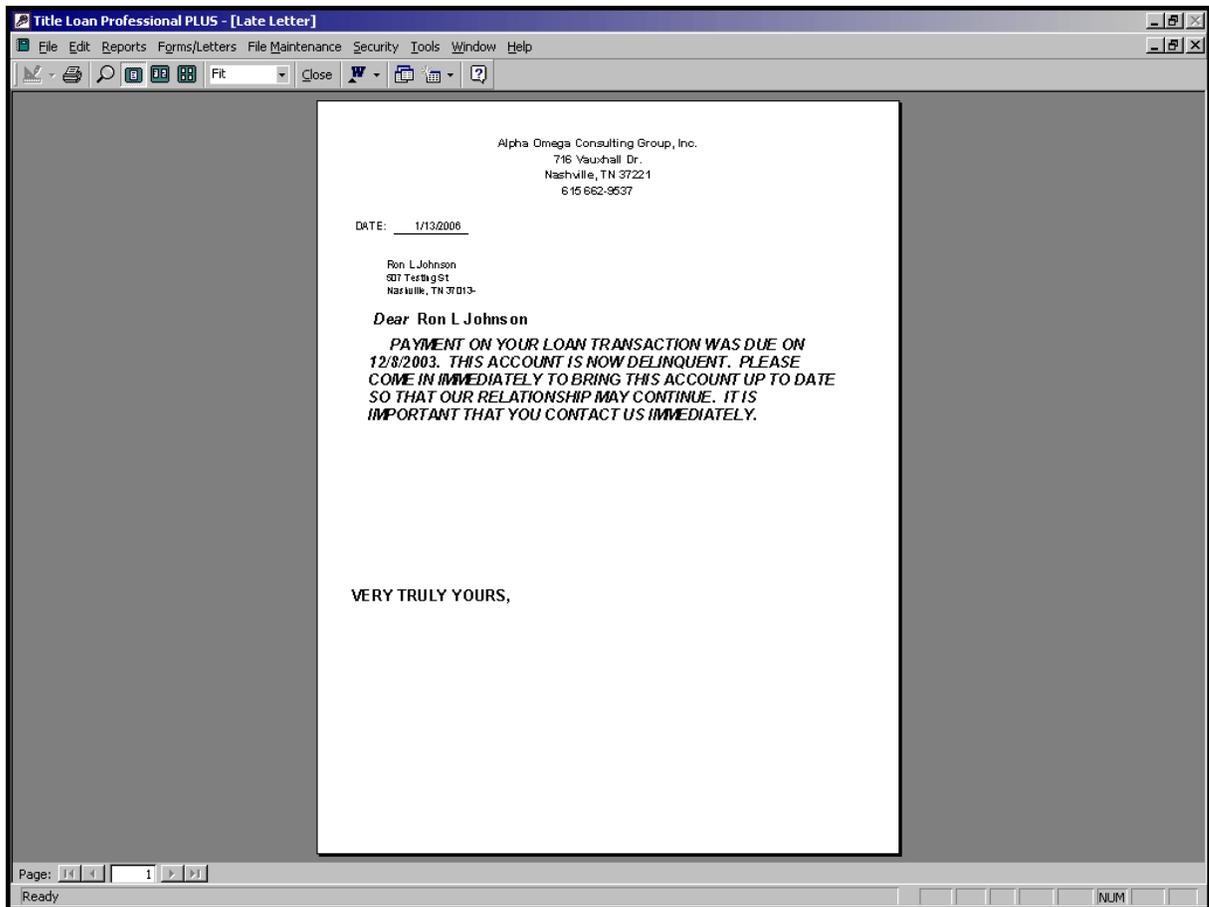


11.6 Late Letter

You may print a Late Letter. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

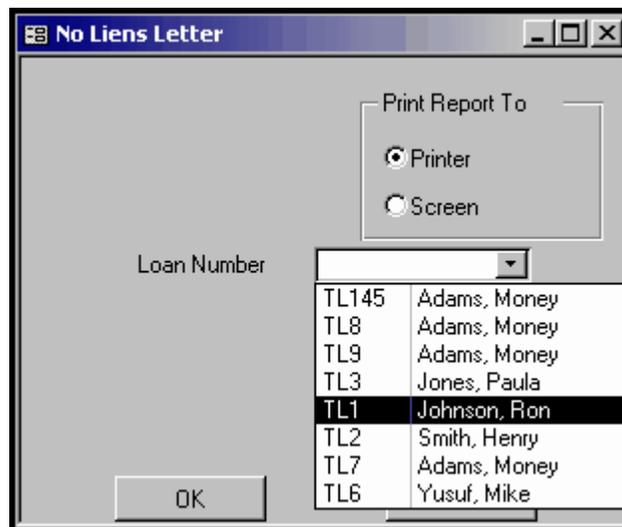


The Late Letter is as shown below:

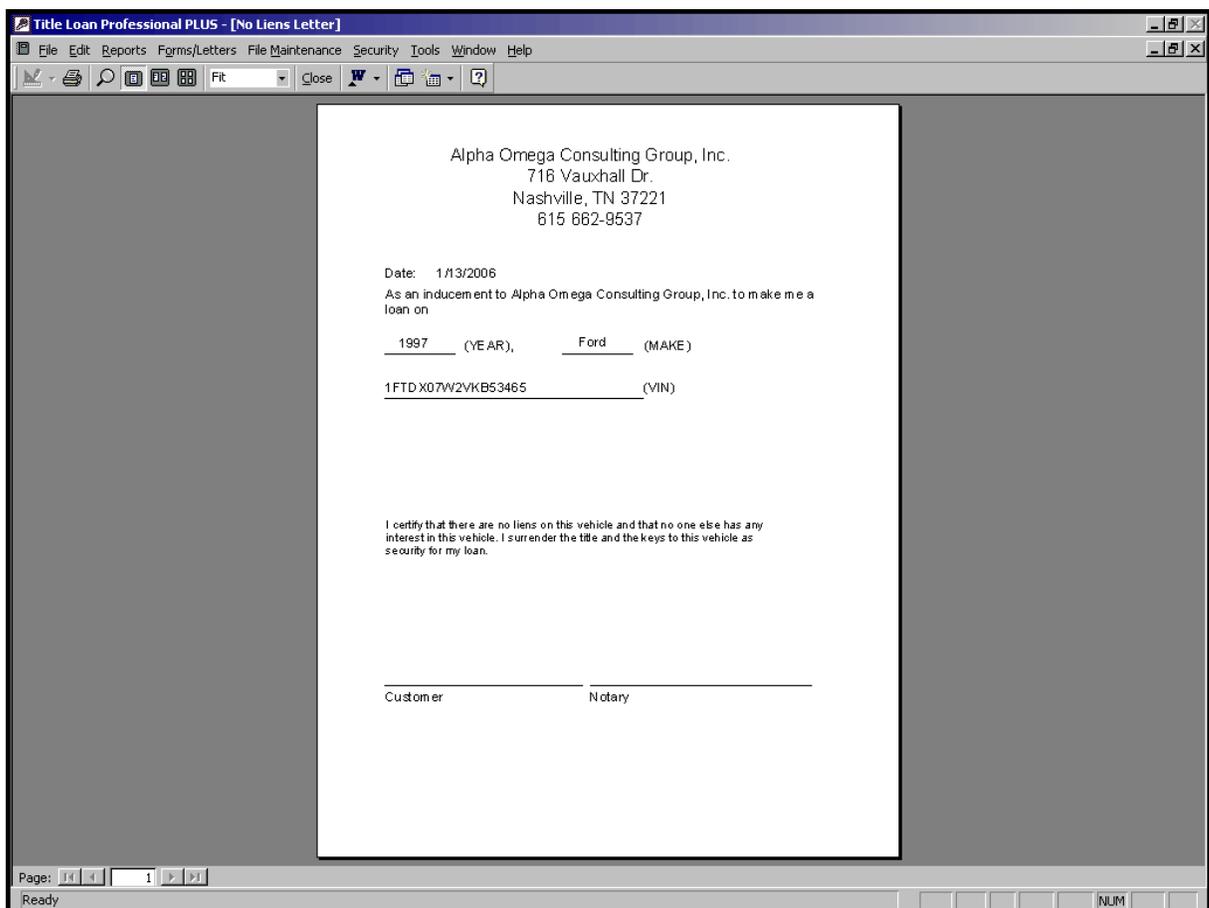


11.7 No Liens Letter

You may print a No Liens Letter. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

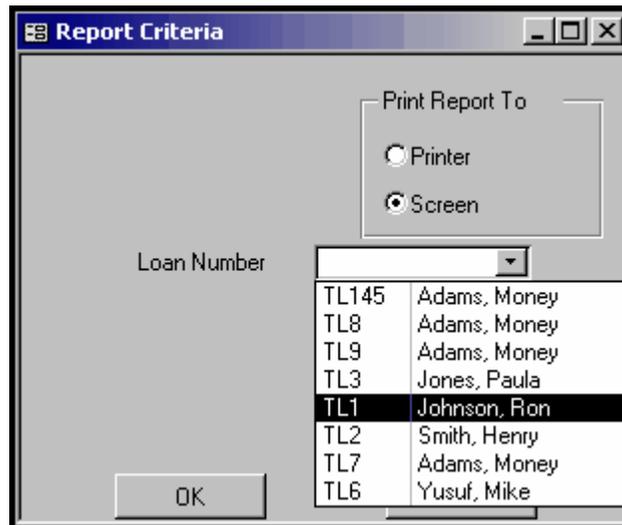


The No Liens Letter is as shown below:



11.8 Notice of Intent to Debtor

You may print a Notice of Intent to Debtor. Simply click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The Notice of Intent to Debtor is as shown below:

Title Loan Professional PLUS - [Reminder to Borrower]

File Edit Reports Frms/Letters File Maintenance Security Tools Window Help

Fit Close

NOTICE OF INTENT TO THE DEBTOR

To:
Ron Johnson
507 The Regal
Nashville TN 37013

The Certificate of Title to the 1997 Ford F150 VIN: 1FTDXD7WZ7K853465 repossessed from you on 1/13/2006, is presently registered with the Secretary of State in your name subject to a lien in favor of Alpha Omega Consulting Group, Inc., 116 Vanhook Dr., Nashville, TN 37221.

You are hereby notified that Alpha Omega Consulting Group, Inc. intends to apply to the Secretary of State to transfer title to the vehicle repossessed from you to its direct office.

YOU MAY STOP THIS TRANSFER OF TITLE by notifying Alpha Omega Consulting Group, Inc. Alpha Omega Consulting Group, Inc., 116 Vanhook Dr., Nashville, TN 37221, of any defense you may have to the transfer of title and possession of a new Certificate of Title. The amount of Defense must be received by the creditor within 21 days of the date contained in the first paragraph of this letter. Sending an Affidavit of Defense does not mean that you will have your vehicle returned to you - IT DOES MEAN THAT THE CREDITOR WILL NOT APPLY FOR A NEW CERTIFICATE OF TITLE TO THE VEHICLE WITHOUT OBTAINING A COURT ORDER ENTITLING THE CREDITOR POSSESSION OF THE VEHICLE.

You may assert any defense you have to the amount claimed or owed on the contract to the repossession or right to the possession of any other defense allowed by law to the creditor's claim. If the basis of your defense is invalid, you may be liable to Alpha Omega Consulting Group, Inc. for the costs incurred by the defense because of the invalidity. If you believe you may have a defense to the creditor's claim, it is suggested that you seek legal advice. Such advice may normally be obtained free from any Legal Service or Legal Aid Office.

If you desire to make an Affidavit of Defense, the enclosed form must be completed and submitted.

NOTE: In accordance with the Notice of Intent to Apply for a Repossession Title was mailed to the debtor at the last known address by certified mail, return receipt requested, and registered mail on 1/13/2006.

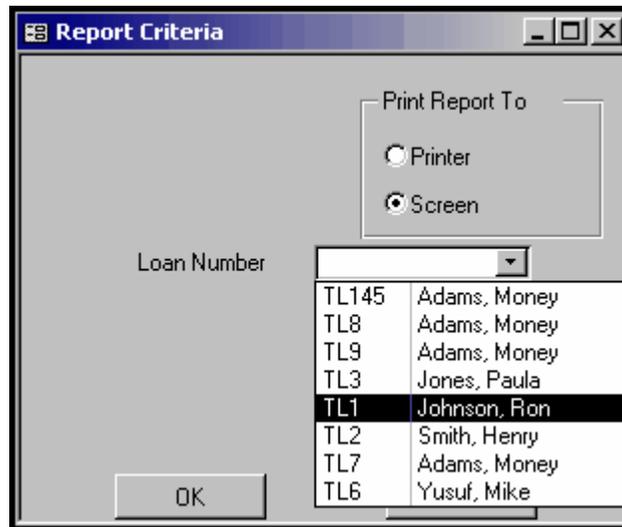
Copies
Mailed:
One Registered Mail
One Certified Mail
Return Receipt Requested

Page: 1

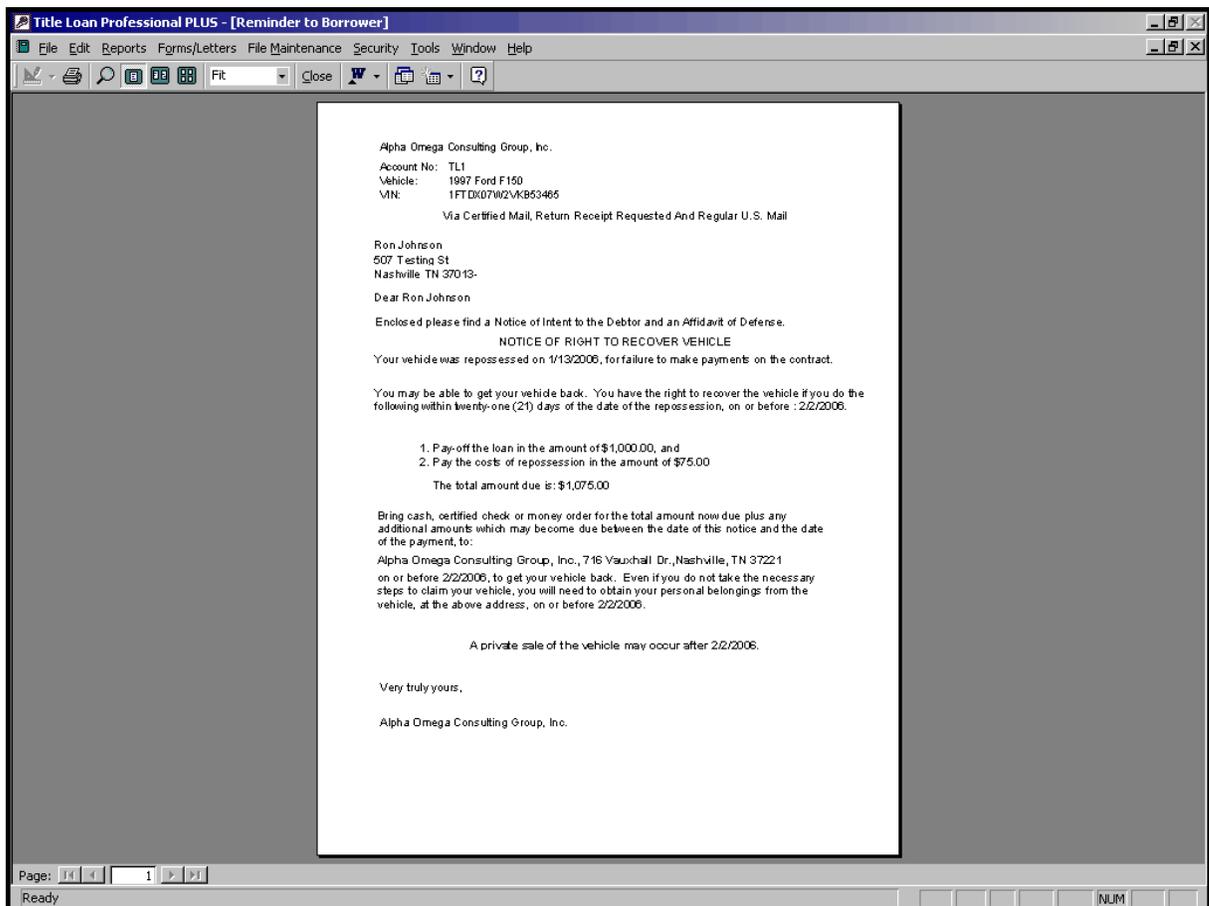
Ready NUM

11.9 Notice of Right to Recover Vehicle

You may print a Notice of Right to Recover Vehicle. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

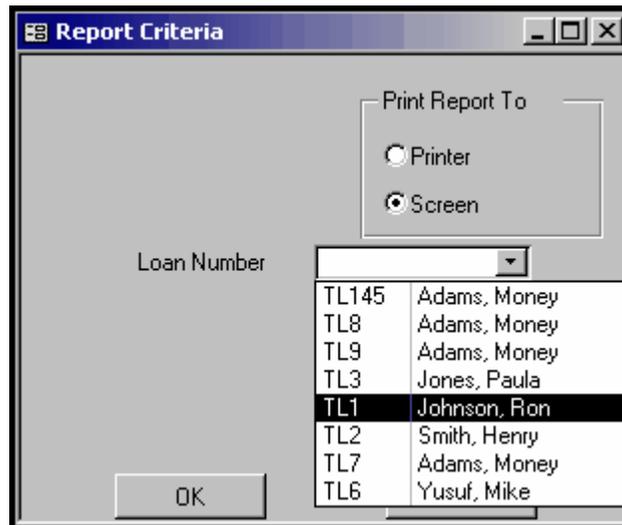


The Notice of Right to Recover Vehicle is as shown below:

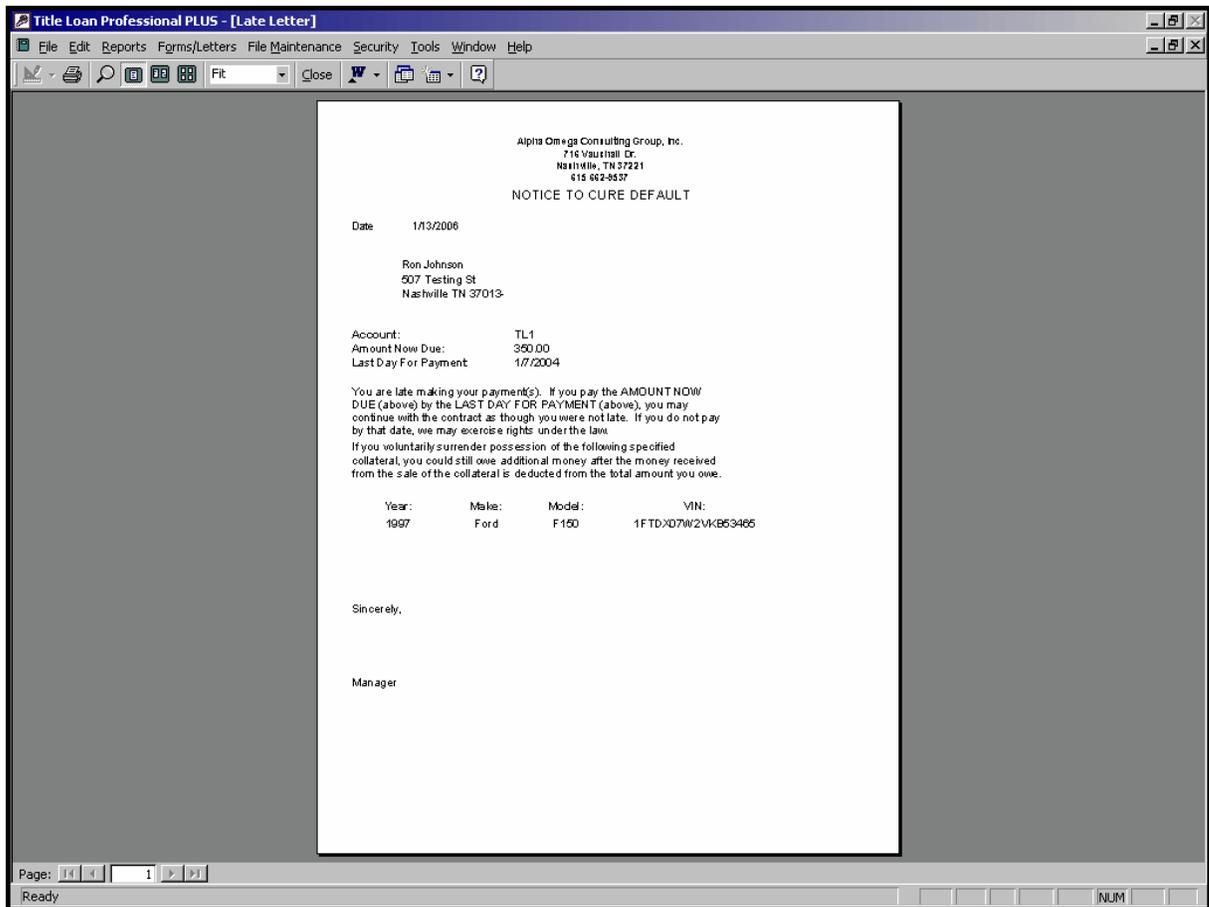


11.10 Notice to Cure Default (1, 2 & 3)

You may print a Notice to Cure Default. Simply click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The Notice to Cure Default (1) is as shown below:



The Notice to Cure Default (2) is as shown below:

Title Loan Professional PLUS - [Notice To Cure Default]

File Edit Reports Forms/Letters File Maintenance Security Tools Window Help

Fit Close W Print ?

Alpha Omega Consulting Group, Inc.
716 Vauxhall Dr.
Nashville, TN 37221
615 662-9637

Date: 1/13/2006

Ron L Johnson
507 Teeling St
Nashville TN 37013

Account Number: TL1
Original Loan Amount: \$2,000.00
Date of Original Loan: 9/25/2003

NOTICE OF CURE DEFAULT

You are now in default on this credit line. You have a right to correct this default on this Thursday, February 02, 2006. If you do so, you may continue this contract as though you did not default. Your default consists of \$4,195.20.

Correction of default: On or before Thursday, February 02, 2006

If you do not correct your default by the date stated above, we may exercise our right to liquidate your credit line. If you default again within the next year, we may exercise our rights with respect to you in other ways we see fit.

If you have questions concerning this matter write or call us at:
Alpha Omega Consulting Group, Inc.
Alpha Omega Consulting Group, Inc.
716 Vauxhall Dr.
Nashville, TN 37221
615 662-9637

This is an attempt to collect debt. Any information obtained will be used for that purpose.

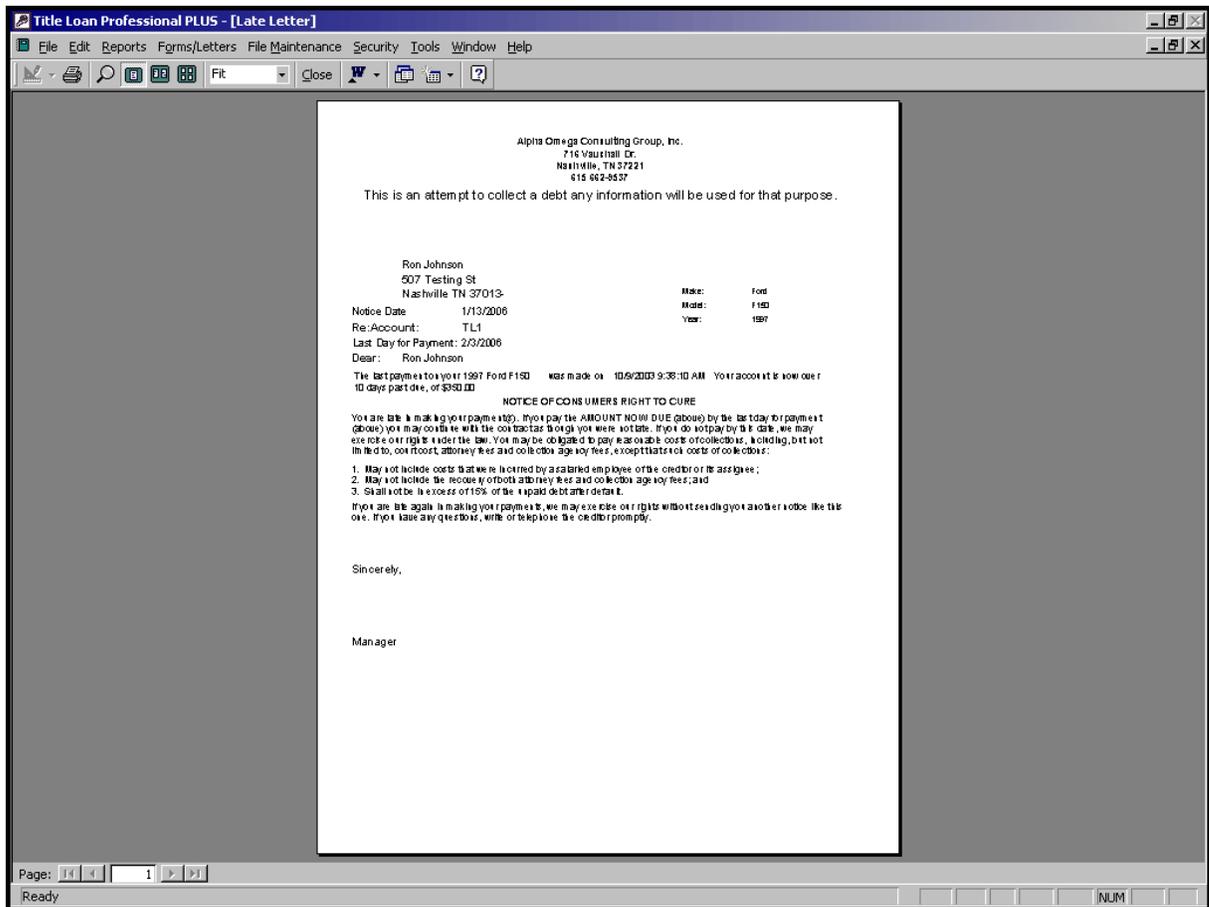
Sincerely,

Manager

Page: 1 of 1

Ready NUM

The Notice to Cure Default (3) is as shown below:



11.11 Notice of Public Sale

You may print a Notice of Public Sale. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

Report Criteria

Print Report To

Printer

Screen

Loan Number

TL145	Adams, Money
TL8	Adams, Money
TL9	Adams, Money
TL3	Jones, Paula
TL1	Johnson, Ron
TL2	Smith, Henry
TL7	Adams, Money
TL6	Yusuf, Mike

OK

The Notice of Public Sale is as shown below:

Alpha Omega Consulting Group, Inc.
716 Vauxhall Dr.
Nashville, TN 37221
615 662-9537

NOTICE OF OUR PLAN TO SELL PROPERTY
Friday, January 13, 2006

This is an attempt to collect a debt, any information will be used for that purpose

Ron L. Johnson
507 Teating St
Nashville, TN 37013

We have your 1997 Ford F150, because you broke promises in our agreement.
We will sell the 1997 Ford F150, at a public sale. A sale could include a lease or license.

The sale will be held as follows:
Date: 2/2/2006
Time: 8:00 AM
Place:
Wickham Auction
3821 South Broadway
Nashville, TN 37216
You may attend the sale and bring bids if you want.

The money from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference. If we get more money than you owe, you will get the extra money, unless we must pay it to someone else.

You can get the property back at any time before we sell it by paying us the amount you owe. (Not just the part due payments), including our expenses. To learn the exact amount you must pay, call us at 615 662-9537.

If you want to explain to you in writing how we have figured the amount that you owe us, you may call us at 615 662-9537 or write us at 716 Vauxhall Dr., Nashville, TN 37221.

Sincerely yours,
Alpha Omega Consulting Group, Inc.
By: _____
Robert Allen

Page: 1
Ready

11.12 Notice to Title Loan Borrower

You may print a Notice to Title Loan Borrower. Simple click on the radio button of either Printer or Screen then click the "OK" button. If you have selected "Screen" you may also send the document to the printer from this window.



The Notice to Title Loan Borrower is as shown below:

This Notice Must Be Provided Prior To Accepting A Title Loan Application

Alpha Omega Consulting Group, Inc.
716 Vaughall Dr.
Nashville, TN 37221
615 662-9537
Monday - Friday 9am - 7pm Saturday 9am - 3pm

NOTICE TO BORROWER

1) Your automobile title will be pledged as security for the loan. If the loan is not repaid in full, including all finance charges, you may lose your automobile.

2) This lender offers short term loans. Please read and understand the terms of the loan agreement before signing.

I have read the above "NOTICE TO BORROWER" and I understand that if I do not repay this loan, I may lose my automobile.

Borrower Date

Borrower Date

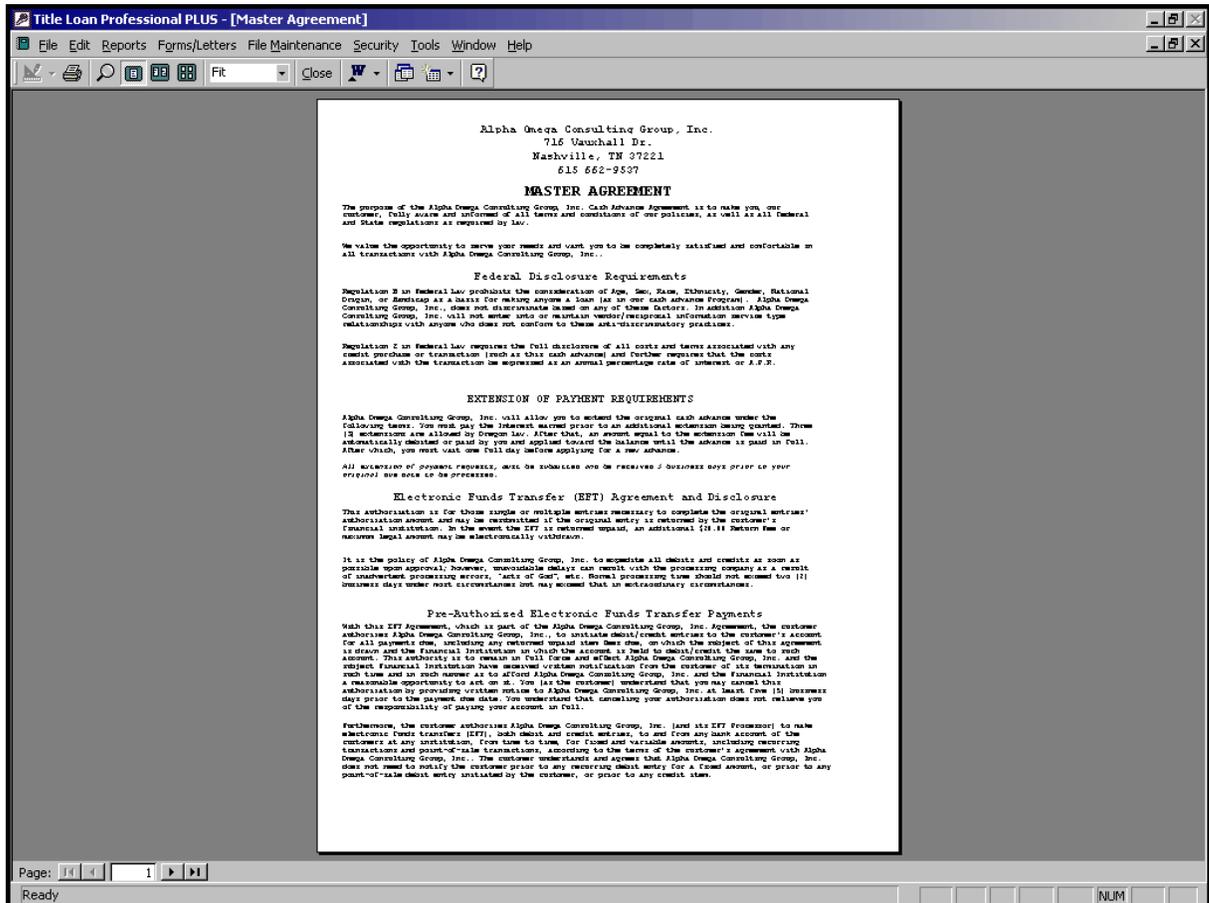
Page: 1
Ready

11.13 Oregon Loan Agreement

You may print an Oregon Loan Agreement. Simple click on the radio button of either Printer or Screen then click the "OK" button. If you have selected "Screen" you may also send the document to the printer from this window.

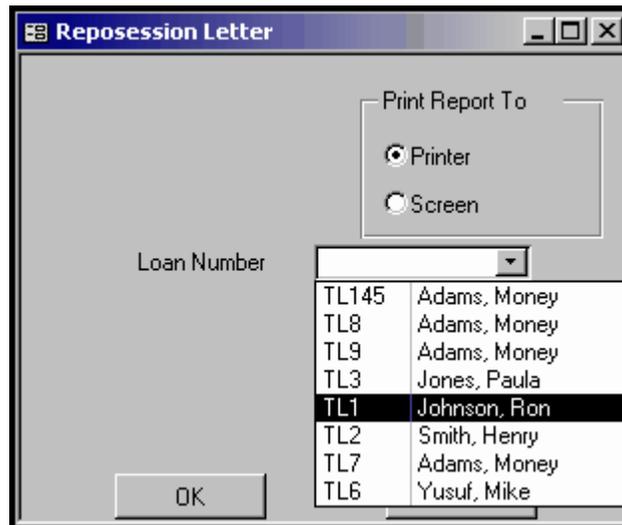


The Oregon Loan Agreement is as shown below:

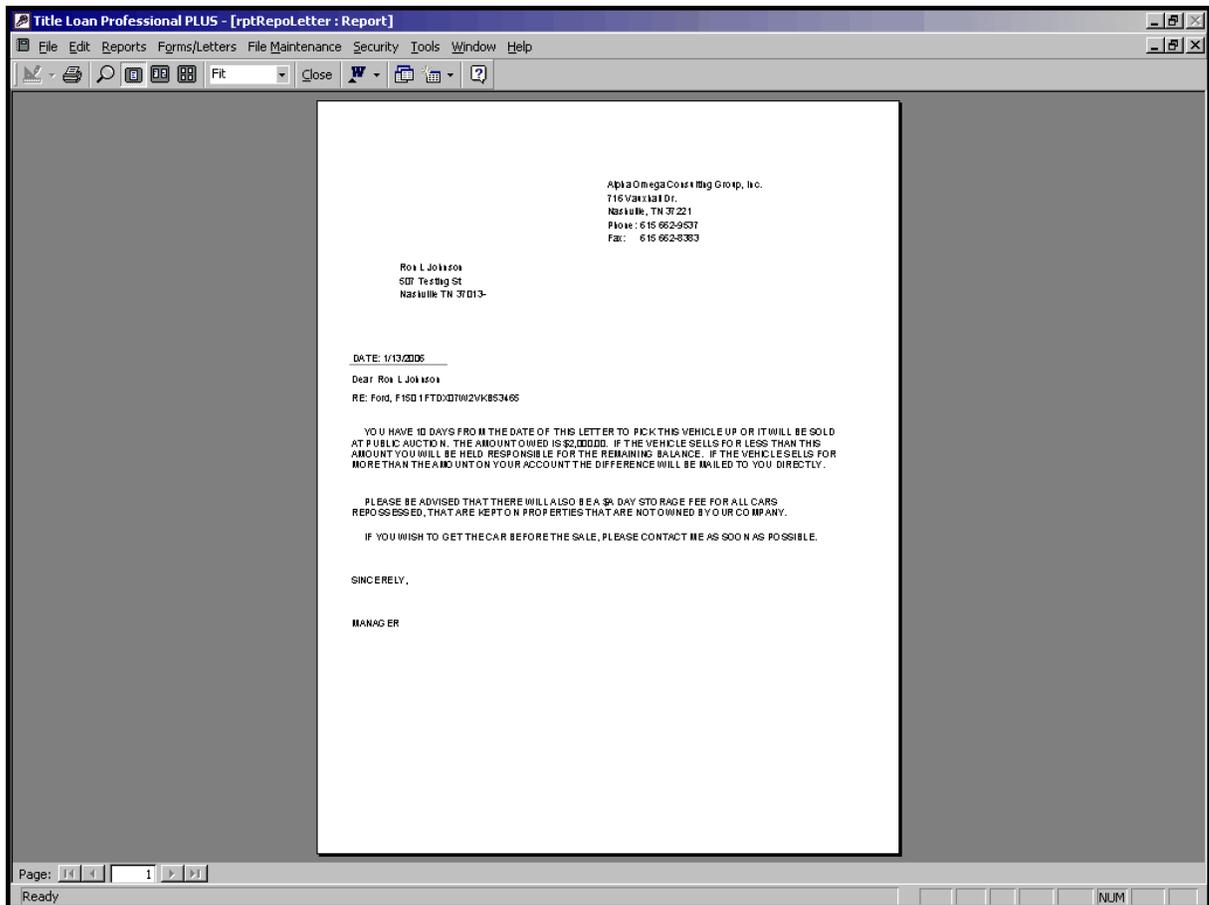


11.14 Repossession Letter

You may print a Repossession Letter. Simply click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The Repossession Letter is as shown below:



11.15 Power of Attorney (1)

You may print a Power of Attorney (1). Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

Report Criteria

Print Report To

Printer

Screen

Loan Number

TL145	Adams, Money
TL8	Adams, Money
TL9	Adams, Money
TL3	Jones, Paula
TL1	Johnson, Ron
TL2	Smith, Henry
TL7	Adams, Money
TL6	Yusuf, Mike

OK

The Power of Attorney (1) is as shown below:

Title Loan Professional PLUS - [rptPowerofAttorney1 : Report]

File Edit Reports Forms/Letters File Maintenance Security Tools Window Help

Fit Close

GENERAL POWER OF ATTORNEY

IN REFERENCE TO THE VEHICLE OR OTHER PROPERTY BELOW:

Year: 1997 Make: Ford Model: F150 VIN: 1FTD0DM21930466

BE IT KNOWN, that Ron Johnson has made and appointed, and by these presents does make and appoint Alpha Omega Consulting Group, Inc. true and lawful attorney for him/her and in his/her name, place and stead, giving and granting to said attorney, general, full and unlimited power and authority to do and perform all and every act and thing whatsoever requisite necessary to be done in and about the personal property referenced above, as fully, to all intents and purposes, as could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this _____ day of _____, 20 ____.

Signature _____

State of TN

County Of _____

The foregoing instrument was acknowledged by me this _____ day of _____, 20 ____ by _____ who is/are personally known by me or who has/have produced: _____ as identification and who did not take an oath.

_____(SEAL)

Notary Public State of _____

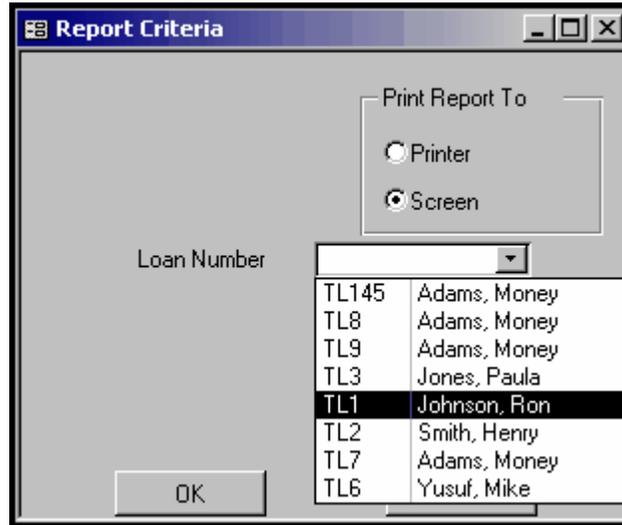
My Commission Expires _____

Page: 1 1

Ready NUM

11.16 Power of Attorney (2)

You may print a Power of Attorney (1). Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The Power of Attorney (2) is as shown below:

Title Loan Professional PLUS - [rptPowerofAttorney2 : Report]

File Edit Reports Forms/Letters File Maintenance Security Tools Window Help

Fit Close W

Power of Attorney

State of: TN
 County Of:
 Date: 1/13/2006

I hereby appoint Alpha Omega Consulting Group, Inc. residing at 716 Vauxhall Dr., Nashville, TN 37221 as my attorney in fact to sign my name and do all things necessary for the specific purpose(s) of:

making application for certificate of title
 making application for replacement of certificate of title
 completing assignment of certificate of title to transfer ownership to the transferee
 to receive an original certificate of title
 to possess, take physical possession of and liquidate in the event of default any obligation to Alpha Omega Consulting Group, Inc.

1997 Model Year	Ford Make	F150 Model	Body Type
1FTDX00W2VMB5346 VIN	NL2923 License #	TN State	

Sworn and subscribed before me _____ Signature of owner

Notary Public: _____ Signature of co-owner
 Commission Expires: _____
 Specimen of appointee's signature _____ Not valid without this signature

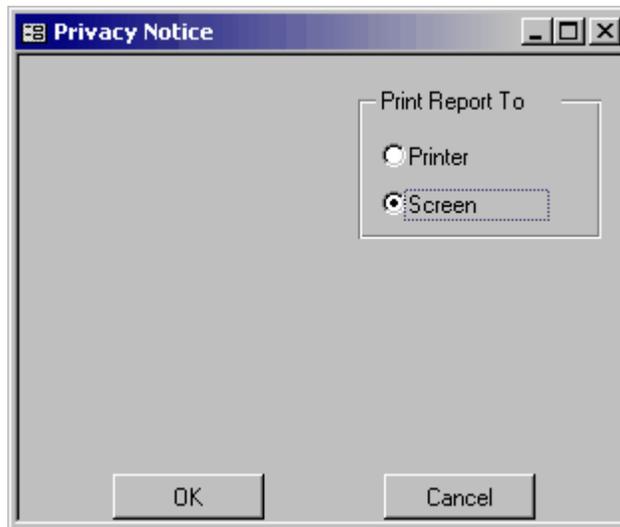
The specimen appointee shall be a representative of Alpha Omega Consulting Group, Inc.
 ANY ALTERATIONS OR STRIKED OUTS SHALL VOID THIS POWER OF ATTORNEY

Page: 1 of 1

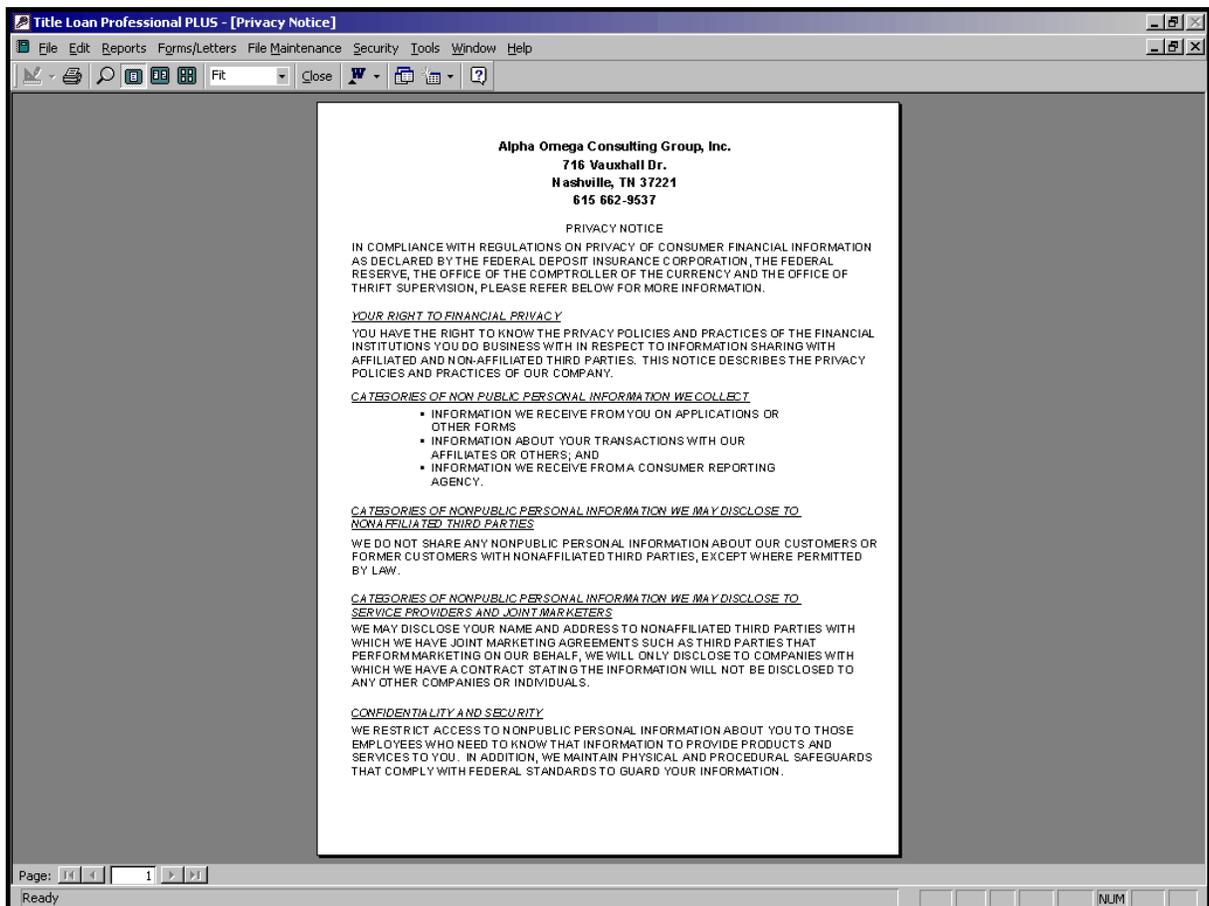
Ready NUM

11.17 Privacy Notice

You may print a Privacy Notice. Simply click on the radio button of either Printer or Screen then click "OK" button. . If you have selected "Screen" you may also send the document to the printer from this window.

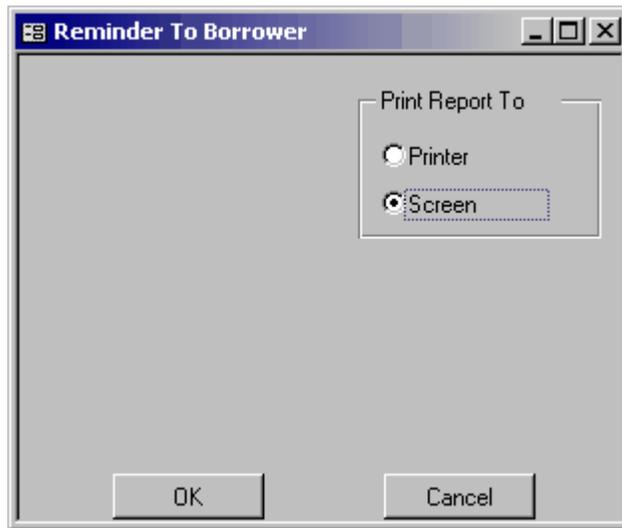


The Privacy Notice is as shown below:

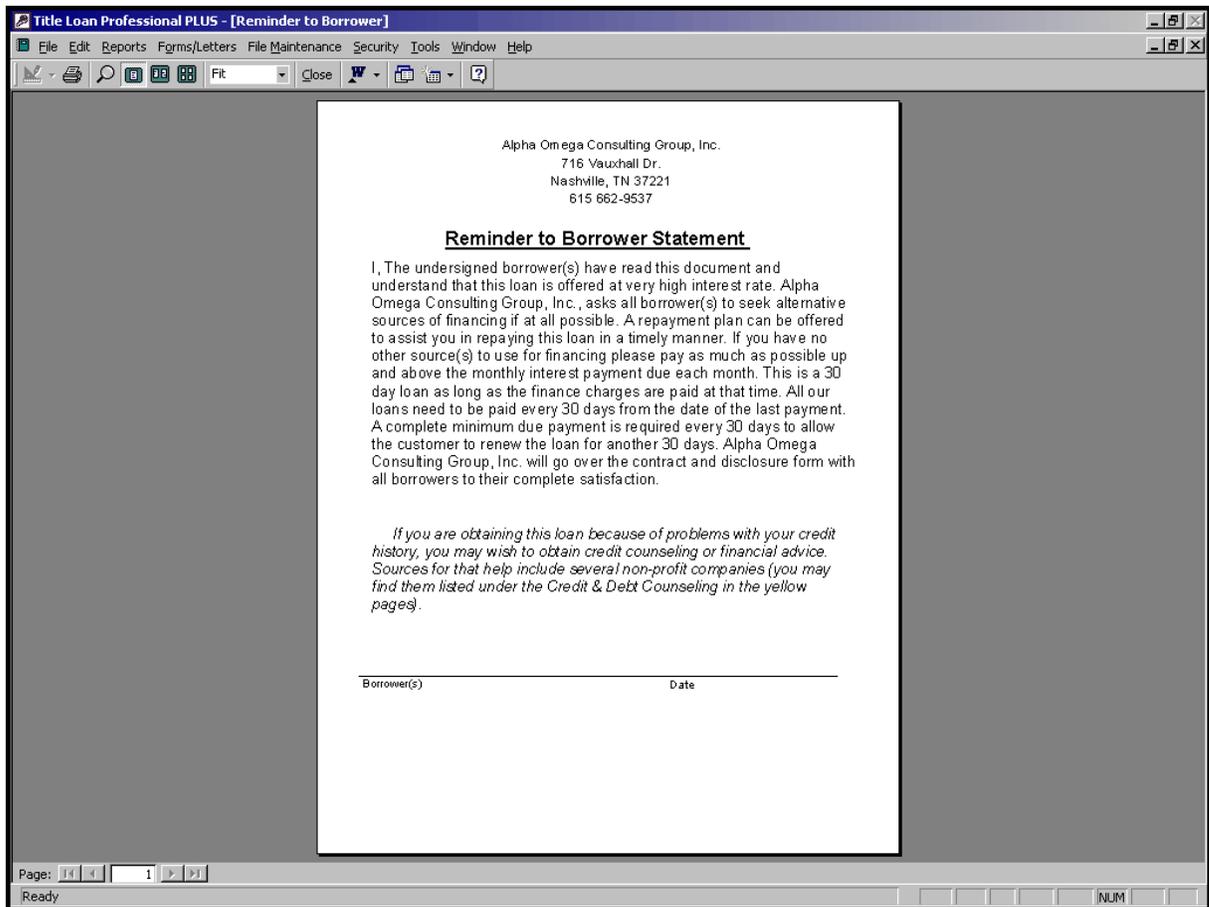


11.18 Reminder to Borrower

You may print a Reminder to Borrower. Simple click on the radio button of either Printer or Screen then click "OK" button. . If you have selected "Screen" you may also send the document to the printer from this window.

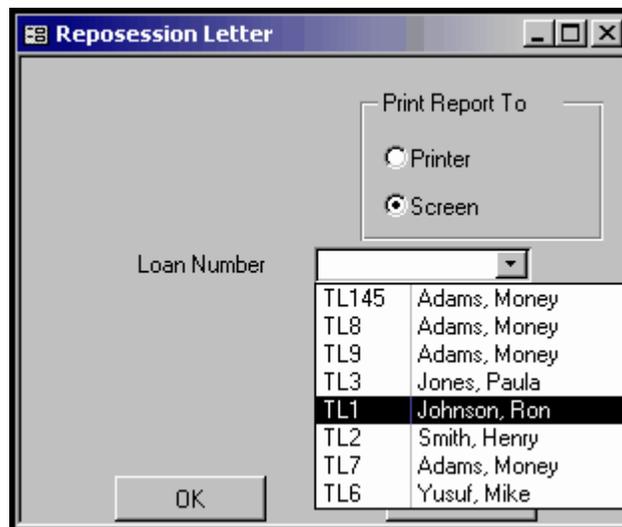


The Reminder to Borrower is as shown below:

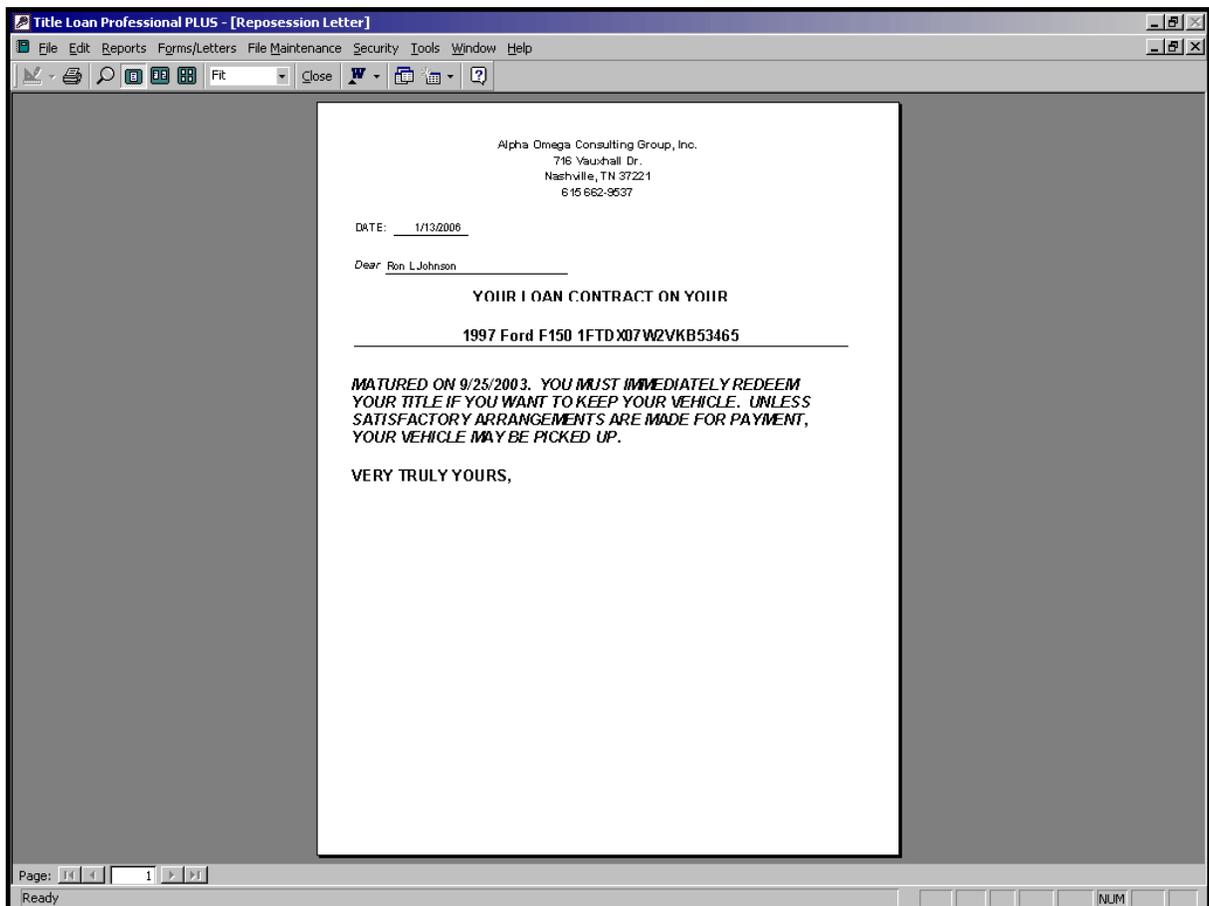


11.19 Repossession Letter (1)

You may print a Repossession Letter (1). Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

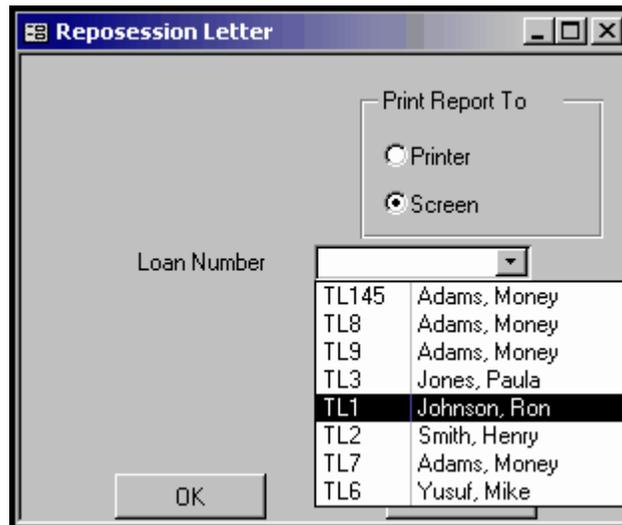


The Repossession Letter (1) is as shown below:



11.20 Repossession Letter (2)

You may print a Repossession Letter (2). Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The Repossession Letter (2) is as shown below:

Title Loan Professional PLUS - [rptRepoLetter-EMER : Report]

File Edit Reports Frms/Letters File Maintenance Security Tools Window Help

Fit Close W

Alpha Omega Consulting Group, Inc.
 716 Van Hall Dr.
 Nashville, TN 37221
 Phone: 615 662-9337
 Fax: 615 662-9363

This is an attempt to collect a debt any information will be used for that purpose.

Rox L Johnson
 507 Testing St
 Nashville TN 37013

RE: Ford, F150 1FTDXD7W2VK853465

DATE: 1/13/2006

Dear Rox L Johnson
 RE: TL1

Because you have missed a loan payment for the vehicle detailed on your loan, we (the lender) have repossessed the collateral, a 1997, Ford, F150 1FTDXD7W2VK853465, which we sold to you and financed with repayment of record.

Pursuant to the Uniform Commercial Code, we intend to sell the collateral for cash unless you redeem it by paying off the balance due plus repossession cost. Here is a breakdown of the amount due.

YOUR CURRENT LOAN BALANCE IS \$5,715.20 PLUS LATE FEES: \$50.00 PLUS A \$0.00 REPOSSESSION FEE.

The collateral will be sold to public sale more than (10) days from the date of this letter. You may redeem the collateral at any time prior to the sale.

If the sale of the collateral brings less money than the amount due to us for the repossession and sale expenses, you will be responsible for the deficiency.

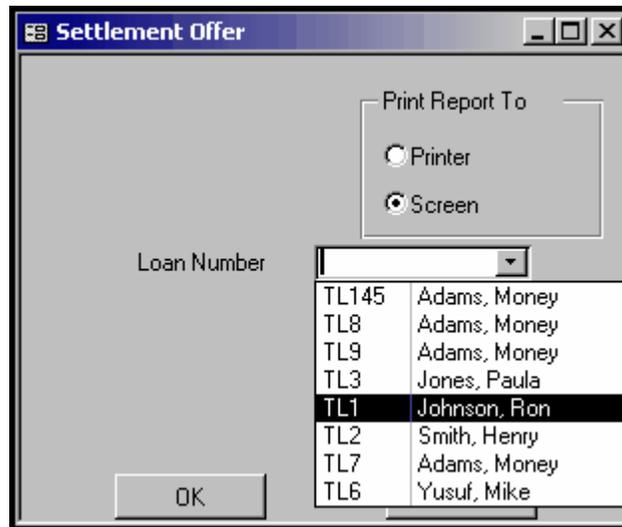
All unpledged personal property belonging to you may be picked up at our office within (2) days of the date of this letter. After that date your property will be disposed of and we will no longer be responsible.

SIGNED _____
 Alpha Omega Consulting Group, Inc.

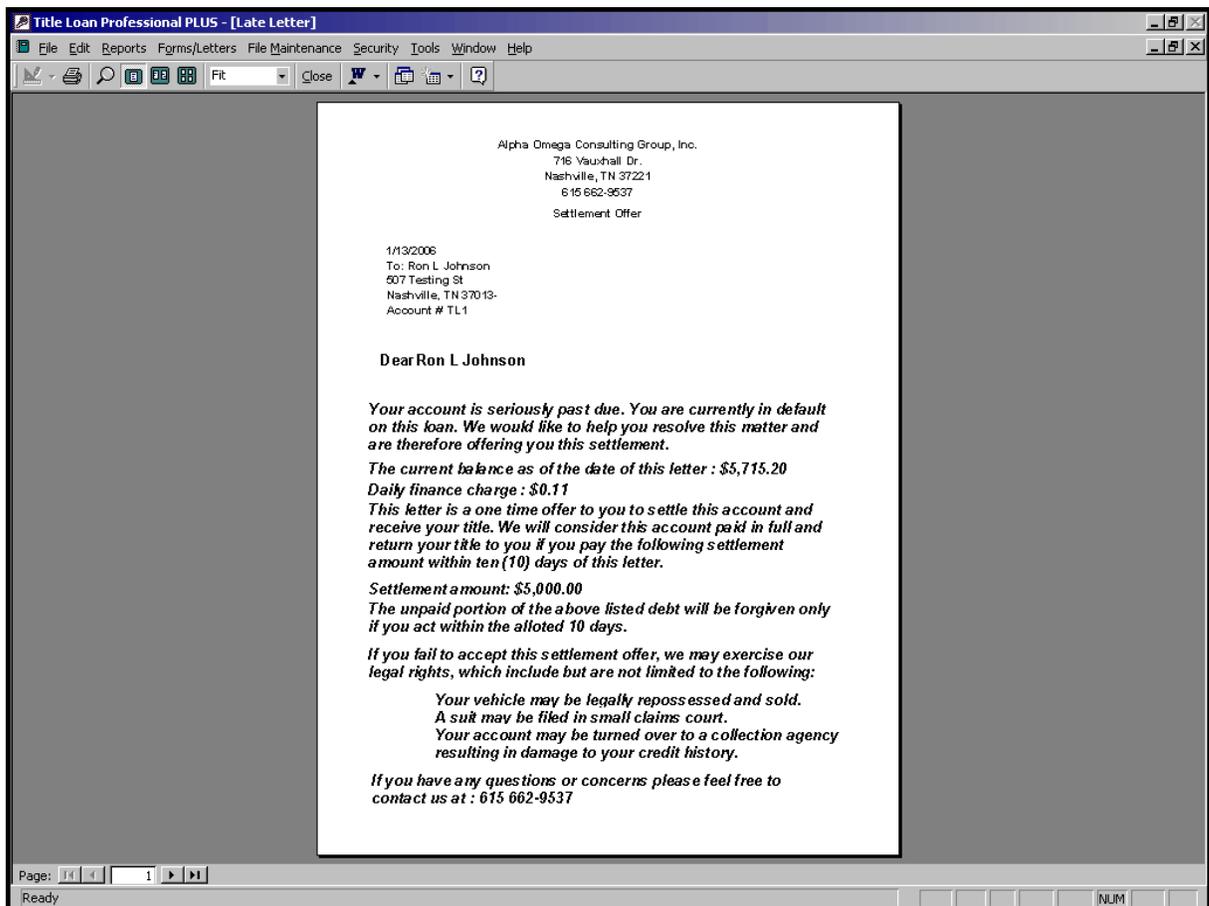
Page: 1
 Ready NUM

11.21 Settlement Offer

You may print a Settlement Offer. Simply click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

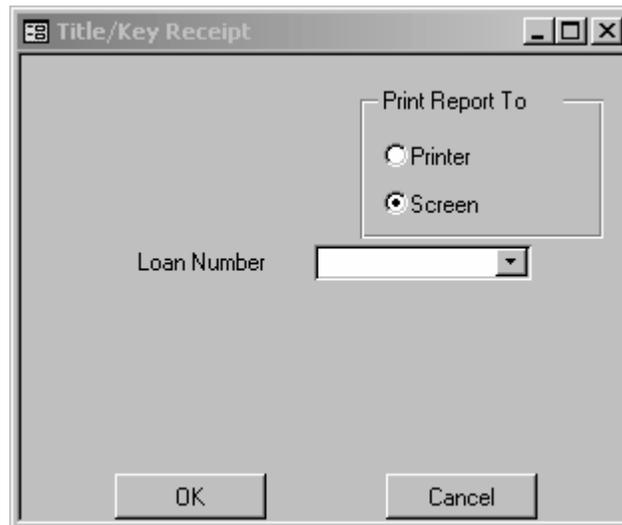


The Settlement Offer is as shown below:



11.22 Title Key Receipt

You may print a Title Key Receipt. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.



The Title Key Receipt is as shown below:

The screenshot displays a software window titled "Title Loan Professional PLUS - [Title/Key Receipt]". The window contains a form with the following text:

Alpha Omega Consulting Group, Inc.
716 Vauxhall Dr.
Nashville, TN 37221
615 652-9537

Date: 1/13/2006 **Title Key Receipt**

Customer: Ron L. Johnson
Address: 507 Testino St
City, State: Nashville, TN 37013-
Account:

The undersigned hereby acknowledges receipt from Alpha Omega Consulting Group, Inc. of the following motor vehicle Title and Keys:

Year: 1997
Make: Ford
Model: F 150
VIN: 1F TD X07 W2VK B5346
License Plate: NL2923

Ignition Key Returned _____
Door Key Returned _____
Title Returned _____

At the bottom of the window, there is a "Page:" indicator showing "1" and a "Ready" status bar.

11.23 VA Military Disclosure

You may print a Virginia (VA) Military Disclosure. Simple click on the radio button of either Printer or Screen then using the Loan Number drop down select the Loan Number desired. If you have selected "Screen" you may also send the document to the printer from this window.

Military Disclosure

Print Report To

Printer

Screen

Client Name

Autry, Martha

Claudia, Bobby

Garcia, Patty

Johnson, Ron

Jones, Paula

Quicker, Candy

Simmons, Ron

Smith, Henry

OK

The Virginia (VA) Military Disclosure is as shown below:

Title Loan Professional PLUS - [rptVAMilitaryDisclosure : Report]

File Edit Reports Forms/Letters File Maintenance Security Tools Window Help

Military Deployment Disclosure Form for Ron Johnson

Please print name then initial in all blanks

Is and/or my Spouse currently employed with the Military Services of the United States?
YES ___ NO ___

In compliance with the State of Virginia Board of Financial Institutions, Chapter 151 of the 2005 Virginia Acts of Assembly, which amended the Virginia Payday Loan Act, Chapter 16 of the Code of Virginia we ask that you please read, understand and sign the following:

If and/or my Spouse (_____/_____/_____) are currently not Deployed, selected for Deployment, or have any knowledge of their Deployment within the next Nine (9) days with the Military Services for which I, and/or my spouse are employed. To the best of my knowledge, I, and/or my Spouse (_____/_____/_____) will continue to reside at my, and/or our, present home address and have no Military commitment to re-employ I, and/or my spouse, to relocate temporarily or permanently.

If I, and/or my Spouse (_____/_____/_____) are formally requested or selected by the Military by which I, and/or my spouse are employed to "Deploy" or leave my residence to perform Military duty, I, and/or my spouse will immediately provide Documentation to Alpha Omega Consulting Group, Inc. showing proof of my and/or my spouse's Deployment/Retirement status of Active.

* Please attach a copy of any Deployment/Retirement status of Active paperwork.

Employee signature _____ DATE _____

Applicant and/or Spouse's signature _____ DATE _____

Please send all Proof of Deployment to:

Alpha Omega Consulting Group, Inc.
116 Vauxhall Dr.
Nashville, TN 37221

Phone: 615 662-9537
Fax: 615 662-9383

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Ready

Part



12 Miscellaneous

Miscellaneous Topics regarding Title Loan Professional PLUS



12.1 Checks

To order checks with enhanced security features that work "out of the box" with our software, please contact Mike Burch on our toll free number at 866-802-5742, or you can e-mail Mike Burch at mikerburch@gmail.com for ordering information. If you have Quick books compatible checks, they may well work with our software. You can test this easily by printing a check with our software on your current check stock.

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13 Reports

The Reports section of this Help file contains information regarding Reports that are available in Title Loan Professional PLUS.

NOTE: *If you have an internet connection, you can "[Click Here](#)" to view all contracts, letters, forms, reports, receipts and notices that are automatically generated by Title Loan Professional Plus.*



13.1 Email Daily Reports

The Email Daily Reports section of Title Loan Professional PLUS is where you can email selected reports to individual(s). This window will stretch to show more than one report.

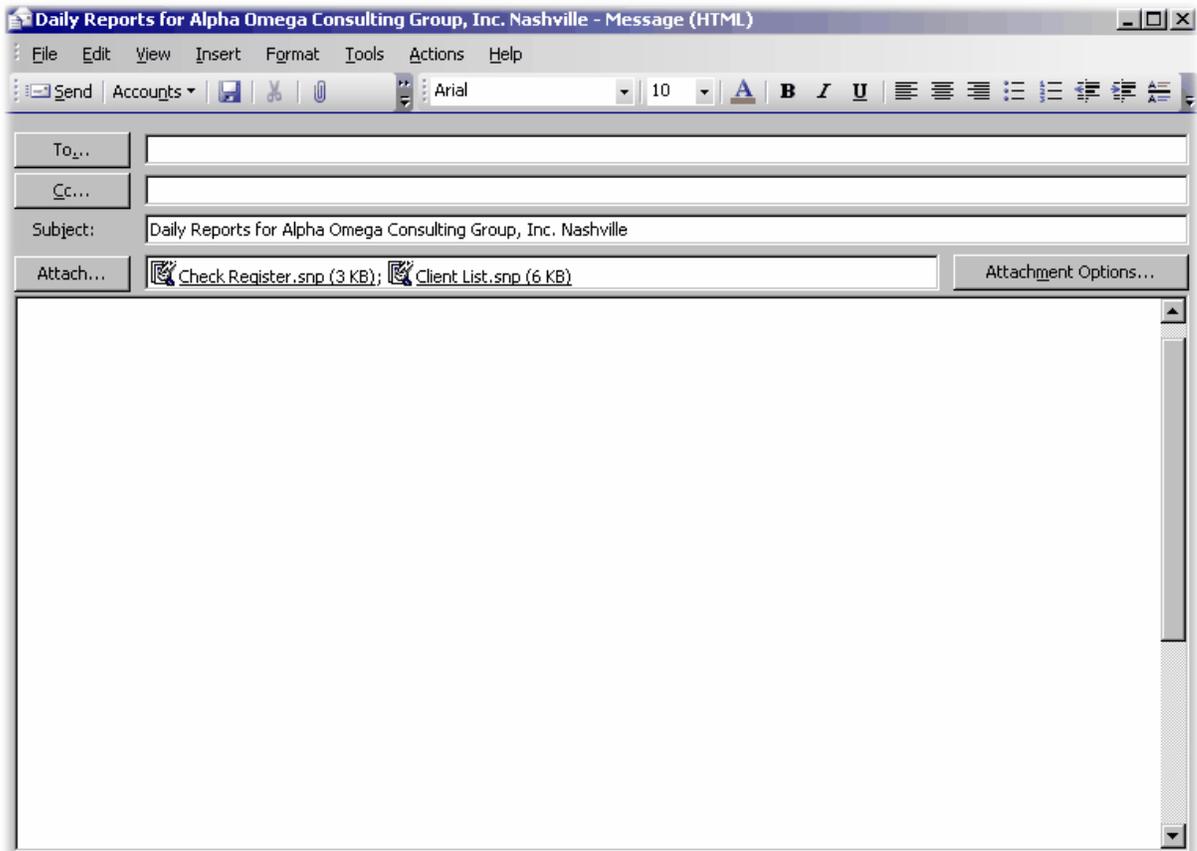
Description	Email Report
Cash Advance Summary	<input checked="" type="checkbox"/>
Check Register	<input checked="" type="checkbox"/>
Client List	<input checked="" type="checkbox"/>
Daily Receipt Log	<input checked="" type="checkbox"/>
Daily Transactions	<input checked="" type="checkbox"/>
Loan List	<input type="checkbox"/>
Outstanding Loans By Status	<input type="checkbox"/>
Outstanding Loans By Name	<input type="checkbox"/>
Returned Check List	<input type="checkbox"/>

From Date: 1/13/2006
 To Date: 1/13/2006

Email Close Form

To e-mail the selected Daily Reports, you must be using Microsoft Outlook as your e-mail client. Outlook Express will not work. Go to Reports then select Daily Reports from the menu. Select the

report to e-mail by using the up or down arrow on the right side of the box. Enter the appropriate Email address then click Send.



13.2 Clients with Multiple Loans

This selection permits the user to print a list of All Clients with Multiple Loans to the screen or printer as shown in the example screenprint below.

Clients With Multiple Loans Report Alpha Omega Consulting Group, Inc.
716 Vauxhall Dr.
Nashville, TN 37221
615 662-9537

<u>Account number</u>	<u>Client Name</u>	<u>Social Security No.</u>	<u>Home Phone</u>		
2311	<i>MONEY F ADAMS</i>	132-65-4789	(615) 321-3211		
<u>Loan Number</u>	<u>Status</u>	<u>Loan Date</u>	<u>Due Date</u>	<u>Loan Amount</u>	<u>Current Balance</u>
C A483	Past Due	10/20/2003	11/3/2003	\$200.00	\$230.00
TL7	To Be Repoed	10/20/2003	11/19/2003	\$500.00	\$2,030.00
TL8	To Be Repoed	12/2/2003	1/2/2004	\$1,000.00	\$3,840.00
TL145	To Be Repoed	11/25/2003	12/26/2003	\$200.00	\$808.13
Total Loans for this client : 4				<u>\$1,900.00</u>	<u>\$6,908.13</u>
<u>Account number</u>	<u>Client Name</u>	<u>Social Security No.</u>	<u>Home Phone</u>		
565	<i>RON L JOHNSON</i>	564-89-4523	(615) 654-9871		
<u>Loan Number</u>	<u>Status</u>	<u>Loan Date</u>	<u>Due Date</u>	<u>Loan Amount</u>	<u>Current Balance</u>
CA334	Past Due	10/9/2003	10/23/2003	\$300.00	\$330.00
TL1	To Be Repoed	9/25/2003	12/8/2003	\$2,000.00	\$5,715.20
Total Loans for this client : 2				<u>\$2,300.00</u>	<u>\$6,045.20</u>
Grand totals:					
Total individuals with more than one loan : 2				<u>\$4,200.00</u>	<u>\$12,953.33</u>

Page: 1

13.3 All Clients

This selection permits the user to print a list of All Clients to the screen or printer as shown in the example screenprint below.

Client List

Alpha Omega Consulting Group, Inc.
716 Vauxhall Dr.
Nashville, TN 37221
615 662-9537

<i>ID</i>	<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ST</i>	<i>Zip</i>	<i>Home</i>	<i>Work</i>	<i>Status</i>	<i>Bal</i>
2311	Adams, Money	1220 Chester Avenue	Nashville	TN	37203	(615) 321-3211	(615) 987-6547		\$6,908.13
2529	Adeyemo, Ishipoo	5353 Thorny Ridge Rd	ANTIOCH	TN	37013	(615) 345-6789	(615) 654-3214		\$230.00
1008	Alexander, Bob	905 ftapatrik	Nashville	TN	37214	(615) 882-0722	(615) 798-5612		\$230.00
2916	Alexander, Mike	503 Sawyer Brown Dr	Laveme	TN	37086	(615) 456-7891	(615) 895-6543		\$230.00
2779	Autry, John	507 Testing St	Nashville	TN	37013	(615) 654-9871	(615) 986-3254		\$82.00
3043	Garcia, Patty	2570 Cancun Rd	Nashville	TN	37217	(615) 234-5678	(615) 456-9875		\$176.00
665	Johnson, Ron	507 Testing St	Nashville	TN	37013	(615) 654-9871	(615) 986-3254		\$3,222.97
TL-6200	Jones, Paula	503 Sawyer Brown Dr	Laveme	TN	37086	(615) 456-7891	(615) 895-6543		\$4,260.00
2995	Quicker, Candy	507 Testing St	Nashville	TN	37013	(615) 654-9871	(615) 986-3254	Hold-Returned Che	\$230.00
TL#6989	Simmons, Ron	705 Westerman Court	Antioch	TN	37013	(615) 123-4567	(615) 123-7890		\$0.00
TL1374	Smith, Henry	2570 Cancun Rd Apt.	Nashville	TN	37217	(615) 234-5678	(615) 456-9875		\$1,272.00
TL-3146	Yusuf, Mike	5353 Thorny Ridge Rd	ANTIOCH	TN	37013	(615) 345-6789	(615) 654-3214		\$1,692.00
<i>Totals</i>								12 accounts	\$18,533.10

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14 Store Opening and Closing Procedures

In this directory are the procedures to open and close the store properly. Failure to follow these procedures can cause accounting issues and problems with the cash drawer balance.

Important : Startup Messages; If you get an error message that a file may have been moved, renamed or is unavailable or inaccessible for any reason, do not proceed! If you change the database filename or pathname to an incorrect file, you may end up working on a backup copy of your company's database, or using a demo database or other invalid database. If your computer cannot open the proper database, you may have a network problem of some sort. Always call AOCG if you receive any unusual messages when starting the program, and please leave the message on the screen until you call us. We can't help if you tell us "a weird message came up." We need to know the actual error message. Thanks

[Opening the store for a new day](#)^[74]

[Closing the store at the end of the day](#)^[91]



14.1 Store Opening Procedure

Store Opening Procedure:

The store opening procedure is very simple, as long as the previous day was closed properly with the correct cash drawer closing balance.

- (1) Make sure that the computer hosting the store database is brought up first. Don't try to use TLP on a workstation if the computer hosting the database (the database server) is not running first.
- (2) Check the calendar on your computer and make sure that the system date and time are correct. If the time is off by more than a minute, please correct it, as time differences between two different computers using TLP at the same time may cause transactions to appear out of order.
- (3) When the date and time are correct, start TLP by clicking on a desktop shortcut, or by going to Start, then to Programs, then to Title Loan Professional PLUS. From the Title Loan Professional PLUS program group, select the Title Loan Professional PLUS program. For information on the other program group options, see Program Group Notes below. For information on unusual startup messages, see Startup Messages below.
- (4) When the program prompts you to login, enter your user name and password. The user name and password are case sensitive. Be sure to select the proper cash drawer. If your company has only one cash drawer, select Cash Drawer 1. If your company has more than one cash drawer, please be sure to select the appropriate cash drawer.
- (5) If you are the first person to log in for the day, you have the option to change the cash drawer beginning balance. This is allowed on the first login for the day only. However, some companies may want a "tight audit trail" of the cash drawer(s) and may not want the beginning balance changed arbitrarily. Please make sure you follow your company's policies in this matter. After the cash drawer beginning balance has been established, corrections can be made by submitting cash drawer adjustments, but the beginning drawer balance cannot be changed after the first login for the day.
- (6) If you are the first person to log in, or are logging in because of a shift change, it's always a good

idea to make sure the computer's cash drawer balance matches the actual cash drawer. If it doesn't, please notify the proper person in your company immediately so that the problem can be rectified.

Program Group Notes: Do not select any of the TLP program group options other if anyone else is running the program! The other options are for compacting and/or repairing the TLP program and data files when the program is not in use. They should not normally be needed, but may come in handy, for instance, if the power went out while the program was in use and a program or data file was corrupted as a result. Also, if the program is starting to seem "slower than normal," compacting and repairing the program and data files can often result in a speed increase.

Startup Messages: If you get an error message that a file may have been moved, renamed or is unavailable or inaccessible for any reason, do not proceed! If you change the database filename or pathname to an incorrect file, you may end up working on a backup copy of your company's database, or using a demo database or other invalid database. If your computer cannot open the proper database, you may have a network problem of some sort. Always call AOCG if you receive any unusual messages when starting the program, and please leave the message on the screen until you call us. We can't help if you tell us "a weird message came up." We need to know the actual error message. Thanks

14.2 Store Closing Procedure

Store Closing Procedure:

The store closing procedure is as follows. Please keep in mind that these are general instructions, and your company may have policies and procedures not documented here. The steps to close the day are:

(1) Make sure that all loans, receipts and other transactions for the day have been entered. If you close the day and later find unentered loans or transactions, it is generally best to enter them the following day using the next day's date as the loan or transaction date. If you don't do this, you can lose "date integrity." For example, suppose that you are three days into the current month CM with activity A, B and C. Your current month total activity CM is equal to the totals of days A, B and C. If, however, on day D if you start entering loans and transactions dated back to day A, you cannot add up the previously printed and balanced reports for the first three days to the daily reports for the fourth day and get the correct monthly totals. If you want your daily reports for the month to "add up" to the correct monthly totals, you can't arbitrarily change the transaction detail for previously closed days. This means that all new loans and transactions should be entered using only the current date, and TLP new loan and transaction dates always default to the current system date, so it's best not to change them. Also, once a day has been closed, users should not log back into the program that day. Instead, after the day is balanced and closed, the user should wait until the following day to log in, and all new loans and transactions should be dated the following day.

(2) Go to Tools, then Cash Drawer, then View Cash Drawer. Check the computer's cash drawer adjusted balance and make sure it agrees with the actual cash drawer. If the computer's balance is incorrect, look for obvious things like funds that were received from clients and not entered into the computer, or loans that were made and not entered into the computer. Do not press the Close Drawer button at this time, even if the drawer seems to balance. If the drawer is not in balance, you may want to click the View Transaction button to view the Cash Drawer Reconciliation Report, which shows all transactions and adjustments for the current cash drawer.

(3) Next, go to Reports and print the daily detail reports your company uses at the end of each day. An example of daily reports used to close and balance might be the Daily Transaction Report (which details new loans, fees and interest), the Daily Receipt Log (which details monies received), and perhaps the Loan List (which shows the principle, interest and fee balances of each loan). Your company may elect to add to (or subtract from) the reports to be printed and balanced, in which case it would be advisable for each store employee to be given step-by-step instructions. AOCG

recommends an end-of-day checklist, which some companies may elect to have initialed and filed for each day by the person doing the closing.

(4) Next, print one of the various Daily Summary reports. The example given here is for the Daily Summary (Single Date Version). Your company may elect to use another report for balancing and closing, in which case the process may be somewhat different. In this example, select the Daily Summary (Single Date Version). Be sure the date chosen is the day being closed. This date will normally default to the current system date. Click the Refresh button, which causes the form to be refreshed with up-to-date figures for the date in question. Next, click the Print button. Do not click the Post button until all the figures on the Daily Summary have been verified. Compare the Daily Summary cash section to the Cash Drawer Reconciliation Report and make sure the reports agree. If the previous day's cash drawer was not closed correctly, or if the beginning and ending dates and times on the cash drawer are incorrect, it is possible for the reports to be out of balance. It is also a good idea to compare the Daily Summary against the detailed reports such as the Daily Transaction Report and the Daily Receipt Log. If your company balances the A/R figures on a daily basis, it would also be a good idea to compare the Daily Summary A/R figures to the Loan List at this point. If there are any discrepancies, they should be resolved before the Post button is clicked.

(5) Once the reports above have been printed and balanced, Use the Post button to post and "lock in" the Daily Summary figures.

(6) Go back to the Cash Drawer, and make any adjustments for monies removed from the Cash Drawer or deposited to the Cash Drawer in preparation for the next day. For instance, if your company tallies checks and money orders in the cash drawer, and at the end of the day these checks and money orders are deposited to the bank, you could submit a cash drawer adjustment as follows. In this example, the checks and money orders add up to \$2,750.00. And there is an additional transaction to move \$1,250 in excess cash from the cash drawer to an in-store vault. Adjustments that decrease the cash drawer balance are entered as negative amounts, and adjustments that increase the cash drawer balance are entered as positive amounts: Amount: -2,750.00 Description: Deposit checks and money orders to Bank One Amount: -1,250.00 Description: Transfer excess cash to Vault After all such adjustments have been entered and submitted, be sure to check the cash drawer adjusted balance to make sure the transactions were entered correctly. Entering an adjustment with the wrong sign (positive for negative, or vice versa) is easy to do, so you should always re-check the drawer before closing the drawer. When, and only when, the cash drawer adjusted balance is correct, click the Close Drawer button, then close the cash drawer window.

(7) At this point, go to File, then to Logoff. As soon as you log off, the login dialog will appear. Do not log in! Instead, click the Cancel button and the program will close. Do not restart the program until the next day, and then be sure your computer system date and time are correct before restarting the program. Restarting the program incorrectly will cause a new cash drawer to be opened, and if there are two cash drawers with the same date, the cash beginning balance on the Daily Summary and other reports may be wrong. The computer cannot have two different beginning balances for the same day. After you have done step number 5 above, you should always do the remaining steps in order, log off, and close the program. If any additional loans or transactions need to be entered, they should be entered the following day using the next day's date.

(8) Once the program is closed, you should immediately back up the program and data. On most systems, this can be done by backing up the following folder on the computer that hosts the database (the server): C:\Program Files\Title Loan Professional Plus (however, some companies for internal reasons may elect to store the program and data elsewhere). To verify that you are backing up the correct data, you can check the last modification date on the main database file. The full name of this file is titleloan2k_be.mdb (the .mdb extension may not be displayed, depending on how Windows is configured). This file is normally contained in a database subfolder called C:\Program Files\Title Loan Professional Plus\database. Discussing full backup protocols and procedures is beyond the scope of this document, but suffice it to say that every company should back up on a daily basis, rotate backup media, and keep off-site backups. It is also very advisable to keep a backup log, to backup on multiple different types of media (CD, DVD, tape, etc.), and to verify that backup files can be read and restored. Failure to do any of the preceding may result in a situation where your company can lose part or all of its data at any time. When backing up, we strongly advise that you do not attempt to drag and drop the Title Loan Professional Plus folder, or any of the program or database files. Dragging and dropping can easily result in the files being moved, in which case the program will

no longer function and data, in the worst of cases, might be lost. Instead, if you are backing up using Windows, right click on the Title Loan Professional Plus folder, and select either Copy or Send To. If you are backing up to a CD, the Send To method is easiest: simply send the folder to the CD drive (this of course requires you to have a CD-burner that supports burning CDs without special software). If you are backing up to a drive or device that is not available using Send To, you can select Copy, then use My Computer or Explorer to paste the copied folder to the desired destination. If you have any questions about how to back up, please consult with the person in your company who decides on such matters, as we do not know the policies of our customers. However you back up, it is important to make sure your backup files are accessible and can be restored when necessary. For more information, please refer to the Backup topic of this documentation, or search for "Backup" to see all related topics.

EXAMPLE:

End of Day Store Closing Checklist

Store: _____ Date: _____ Closed by: _____

- (1) Make sure that all loans, receipts and other transactions for the day have been entered.
- (2) Check the computer's cash drawer adjusted balance and make sure it agrees with the actual cash drawer. Do not close the cash drawer at this time!
- (3) Print the daily detail reports used by your company for closing and balancing: Daily Transaction Report, Daily Receipt Log, Loan List, etc.
- (4) Print one of the various Daily Summary reports. The example given here is for the Daily Summary (Single Date Version). Be sure the date chosen is the day being closed. This date will normally default to the current system date. Click the Refresh button, which causes the form to be refreshed with up-to-date figures for the date in question. Next, click the Print button. Do not click the Post button until all the figures on the Daily Summary have been verified. Compare the Daily Summary cash section to the Cash Drawer Reconciliation Report and make sure the reports agree. If the previous day's cash drawer was not closed correctly, or if the beginning and ending dates and times on the cash drawer are incorrect, it is possible for the reports to be out of balance. It is also a good idea to compare the Daily Summary against the detailed reports such as the Daily Transaction Report and the Daily Receipt Log. If your company balances the A/R figures on a daily basis, it would also be a good idea to compare the Daily Summary A/R figures to the Loan List at this point. If there are any discrepancies, they should be resolved before the Post button is clicked.
- (5) Once the reports above have been printed and balanced, Use the Post button to post and "lock in" the Daily Summary figures.
- (6) Go back to the Cash Drawer, and make any adjustments for monies removed from the Cash Drawer or deposited to the Cash Drawer in preparation for the next day. After all such adjustments have been entered and submitted, be sure to check the cash drawer adjusted balance to make sure the transactions were entered correctly. When, and only when, the cash drawer adjusted balance is correct, click the Close Drawer button, then close the cash drawer window.
- (7) At this point, go to File, then to Logoff. As soon as you log off, the login dialog will appear. Do not log in! Instead, click the Cancel button and the program will close. Do not restart the program until the next day, and then be sure your computer system date and time are correct before restarting the program. Restarting the program incorrectly will cause a new cash drawer to be opened, and if there are two cash drawers with the same date, the cash beginning balance on the Daily Summary and other reports may be wrong. The computer cannot have two different beginning balances for the same day. After you have done step number 5 above, you should always do the remaining steps in order, log off, and close the program. If any additional loans or transactions need to be entered, they should be entered the following day using the next day's date.
- (8) Once the program is closed, you should immediately back up the program and data.

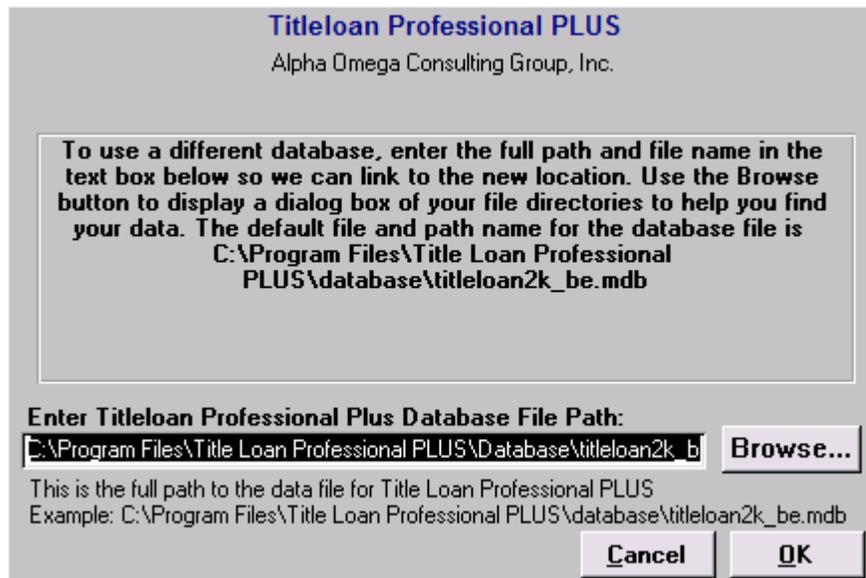
14.3 Select Store Database

Select Store Database from the File menu

To select the store database go to the File menu, then click on select store database.

This option allows the user to maintain more than one store database on the same computer and swap between them. Just enter the complete path and file name for the database you want to use. You can also use the browse button on the right to select a store database. Do not change this path unless instructed by Alpha Omega Consulting Group or the store manager.

If you have a network and are using the Title Loan Professional PLUS that resides on a server then you may see, for example, \\Server\AOCG\Title Loan Professional PLUS\database\titleloan2k_be , where "Server" is the name of the computer the store database resides on.



14.4 Data Backup Procedure

Data Backup Procedure:

Once the TLP program is closed on the server and all workstations, you should immediately back up the program and data. With many computer systems, you cannot back up open files, so all users should log off and TLP should be closed (not running) on all user computers before a backup is made.

On most systems, a complete backup of the TLP program and data can be made by backing up the following folder on the computer that hosts the database (the server): C:\Program Files\Title Loan Professional Plus (however, some companies for internal reasons may elect to store the program and data elsewhere, so if your company has relocated this folder these instructions cannot be followed verbatim, although the techniques will be the same).

To verify that you are backing up the correct data, you can check the last modification date on the main database file. The full name of this file is titleloan2k_be.mdb (the .mdb extension may not be displayed, depending on how Windows is configured). This file is normally contained in a database subfolder called C:\Program Files\Title Loan Professional Plus\Database. If your "live" data file is not

stored in the default folder of the computer hosting the database, we strongly urge to you consider relocating the file to the default folder. Failure to use the default folder may cause any number of problems, including not being able to use the instructions and examples in this document.

Discussing full backup protocols and procedures is beyond the scope of this document, but suffice it to say that every company should back up on a daily basis, rotating backup media, and keeping off-site backups. It is also advisable to keep a backup log, to backup on multiple different types of media (CD, DVD, tape, etc.), and to verify that backup files can be read and restored. Failure to do any of the preceding may result in a situation where your company can lose part or all of its data at any time.

When backing up, we strongly advise that you do not attempt to drag and drop the Title Loan Professional Plus folder, or any of the individual program or database files. Dragging and dropping can easily result in the files being moved, in which case the program will no longer function and data, in the worst of cases, might be lost. Also, do not use a "cut" and "paste" operation to back up, as the "cut" function will delete the files from the hard drive! And it's dangerous to use a "copy" and "paste" function, because it's easy to accidentally "cut" rather than "copy." We've seen users accidentally delete their programs and data with both methods!

Instead, if you are backing up using Windows, right click on the Title Loan Professional Plus folder, and select either Copy or Send To. If you are backing up to a CD or DVD, the Send To method is easiest: simply send the folder to the CD drive (this of course requires you to have a CD-burner that supports burning CDs directly from Windows). For a sample backup session, see the example at the end of this section.

If you are backing up to a drive or device that is not available using Send To, you can select Copy, then use My Computer or Explorer to paste the copied folder to the desired destination. However, you must be extremely careful not to accidentally select "cut" rather than "copy." If you do "cut" by accident, don't panic! If you immediately "paste" the "cut" files into the same location, your files should reappear, but you must be careful that they end up in the right location within the Program Files folder. If you are using special backup software, your backup procedure will be different. It is beyond the scope of this documentation to discuss every possible way that backups can be made. If you have any questions about how to back up, please consult with the person in your company who decides on such matters, as we do not know the company policies of our customers. However you back up, it is important to make sure your backup files are accessible and can be restored when necessary.

Example backup session:

- On the computer hosting the TLP data, go to My Computer
- Note the drive letters of the local hard drive and the backup drive
- In this example the local hard drive is C: and the backup drive is a CD-RW drive D:
- Double click on the local hard drive icon (C:)
- Browse down to the Program Files folder and double-click it
- Browse down to the Title Loan Professional PLUS folder and left click it to give it focus
- Right click on the highlighted Title Loan Professional PLUS folder
- Select Send To from the menu
- Select the destination drive, which in this example is the CD-RW drive D:

What happens next depends on the version of Windows being used, whether the CD has pre-existing files on it, whether the CD has room to save the files being copied, and whether your computer uses special software or a wizard to burn CDs. It is always a good idea to check the CD once the backup has been made, to make sure the correct folder was copied and that the file titleloan2k_be.mdb in the Database folder has the current system date. If it doesn't, you either backed up the wrong folder, or the current database is in the wrong folder, or the backup didn't work correctly. If any of these is the case, it is imperative that you determine the problem and make sure that you have a good backup. It is also a good idea to make sure that you can restore files from your backup CDs from time to time.

However, be sure not to restore an old copy of the files on top of the current live files, or you may very well lose data. Instead, restore files to a test folder.

14.5 E-mail Reports

To e-mail the selected Daily Reports, you must be using Microsoft Outlook as your e-mail client. Outlook Express will not work. Go to Reports then select Daily Reports from the menu. Select the report to e-mail by using the up or down arrow on the right side of the box.

Description	Email Report
Cash Advance Summary	<input checked="" type="checkbox"/>

From Date: 12/5/2004
To Date: 12/5/2004

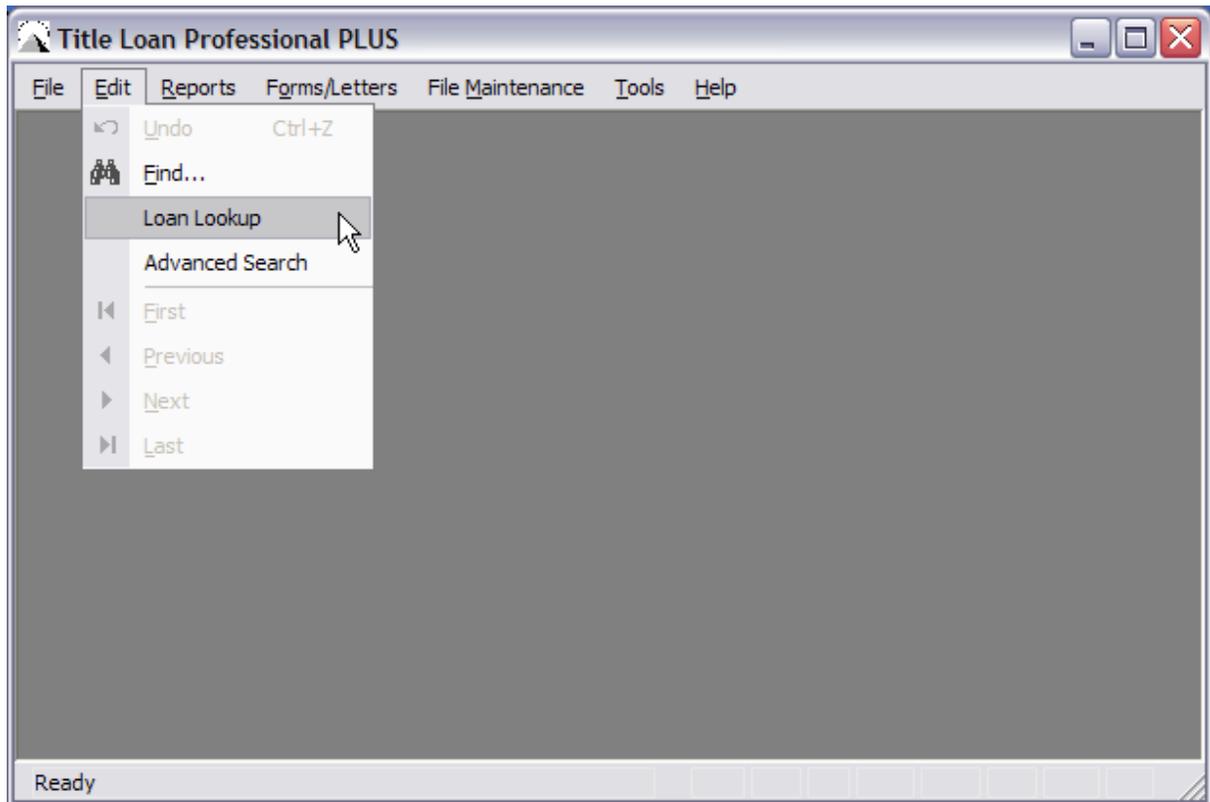
Email Close Form

Part



15 Search Options

This directory contains help on the loan lookup and the advanced search feature of the Title Loan Professional PLUS program.



15.1 Loan Lookup

This screen is a means of quickly search the database for a loan. Enter the clients name, last name then first name. After selecting a client, a list of loans will appear in the box below. Double-Click on the loan and the system will pull that loan up for you.

Loan Number	Current Balance	Status	Loan Date	Holds
TL5	\$321.00	Current	11/4/2004	
TL3	\$219.00	Current	11/4/2004	
TL1	\$500.00	Current	10/28/2004	

15.2 Advanced Search

This utility does a more comprehensive search of the database. The fields are separated into categories. A wild card '*' can be used in place of characters in any of the fields making this a very powerful search tool. You can display every client who lives on Elm St(*Elm St), or whose last name ends in Z(*Z). After narrowing down you search, you can tell the system to display the Account, Vehicle, or Loan associated with the search result you select.

Advanced Search

Account Fields

Account No Last Name First Name
SSN Street Address

Loan Fields

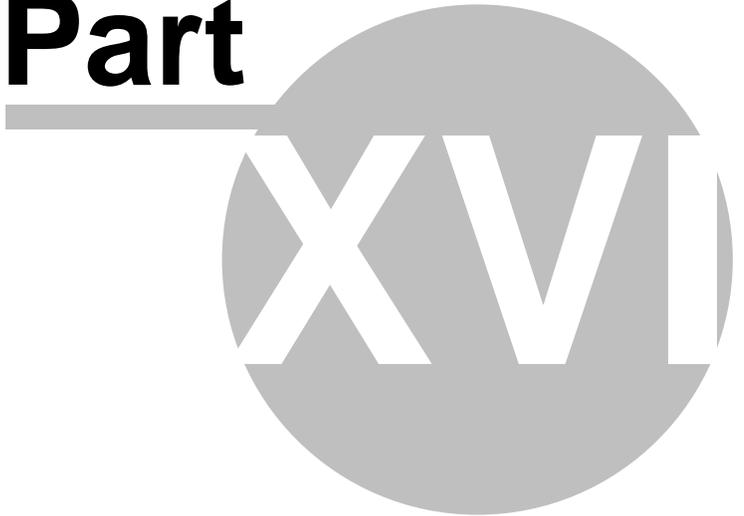
LoanNO Loan Amount

Vehicle Fields

VIN Year Make Model

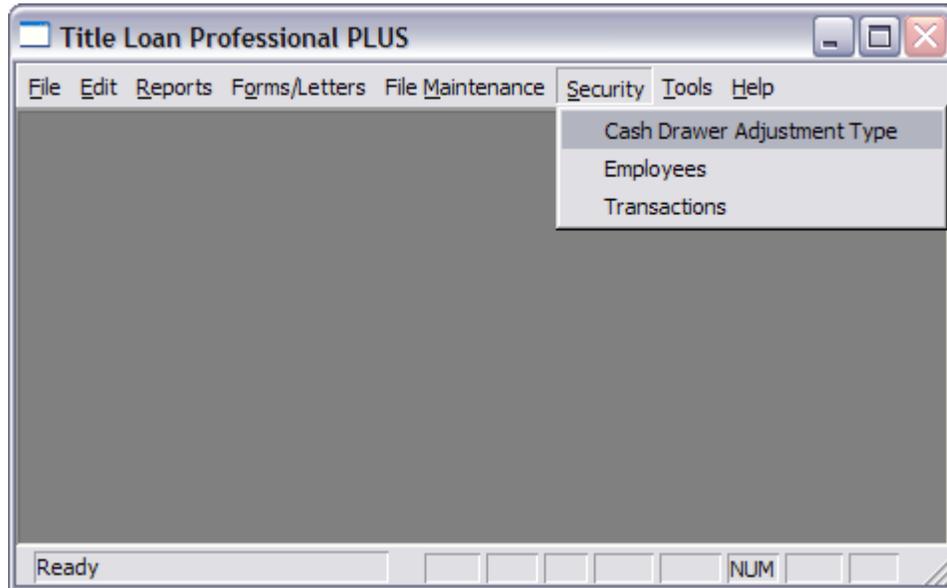
1	Born, Frederick	108 Hood Trail	413-90-6993	TL1	\$500.00	1234567890123456
1	Born, Frederick	108 Hood Trail	413-90-6993	TL3	\$200.00	1234567890123456
1	Born, Frederick	108 Hood Trail	413-90-6993	TL5	\$300.00	1234567890123456

Part



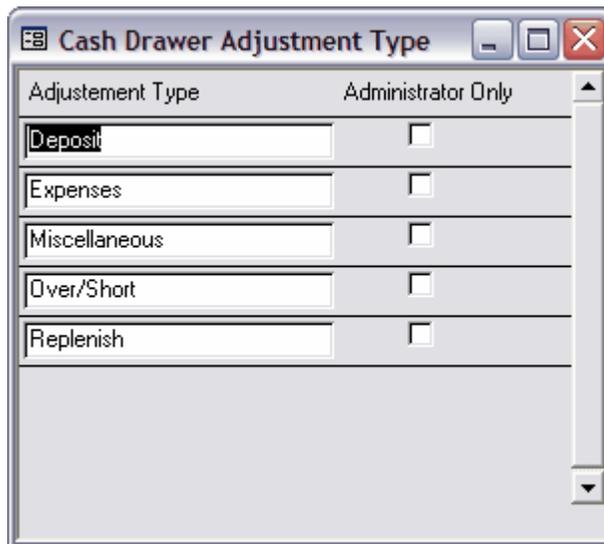
16 Security

This section of the Title Loan Professional help file contains Cash Drawer Adjustment Type, Employees, and Transactions.



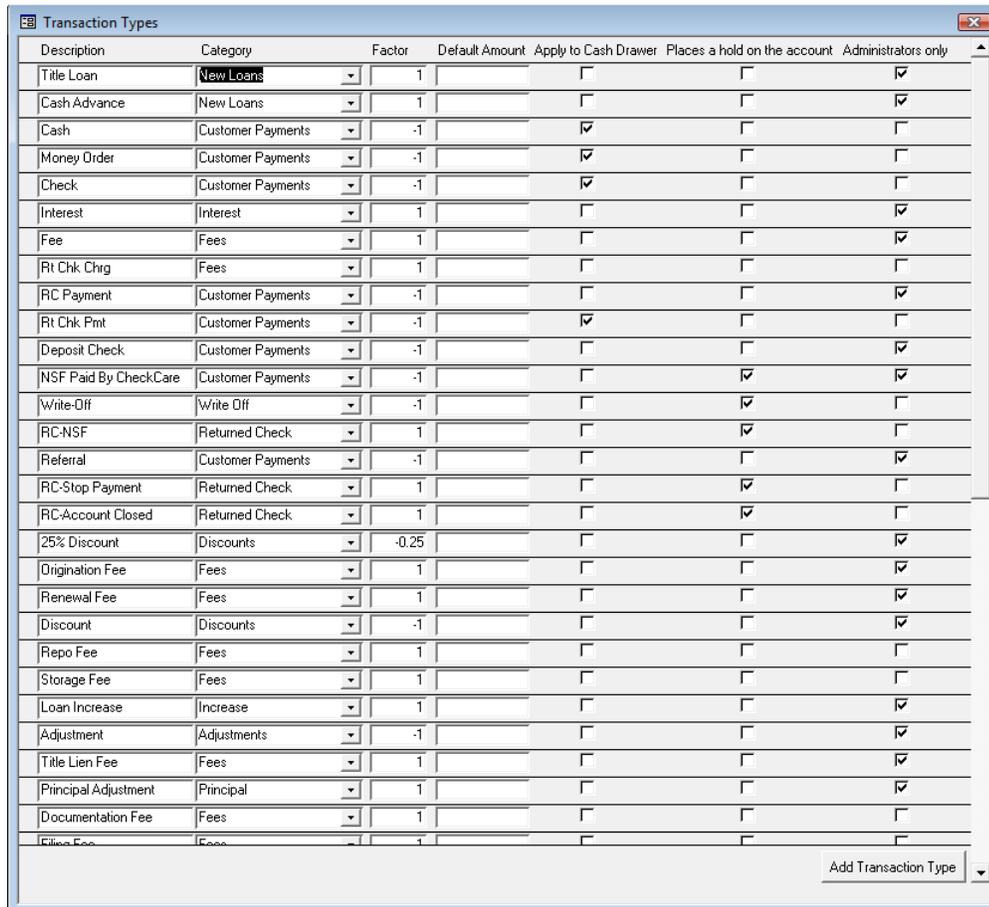
16.1 Cash Drawer Adjustment Type

By checking the appropriate box, only the administrator can perform those adjustments on the cash drawer.



16.2 Transaction Types

Located in the File Maintenance Menu. The Transaction Type tells the computer if any transactions are restricted so that non-admin users cannot perform them. If the Administrators only check box is checked for a transaction type, that transaction type will not show up as an available option for non-admin users.



Description	Category	Factor	Default Amount	Apply to Cash Drawer	Places a hold on the account	Administrators only
Title Loan	New Loans	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cash Advance	New Loans	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cash	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money Order	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest	Interest	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rt Chk Chrg	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RC Payment	Customer Payments	-1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Rt Chk Pmt	Customer Payments	-1		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Check	Customer Payments	-1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NSF Paid By CheckCare	Customer Payments	-1		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Write-Off	Write Off	-1		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
RC-NSF	Returned Check	1		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Referral	Customer Payments	-1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
RC-Stop Payment	Returned Check	1		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
RC-Account Closed	Returned Check	1		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
25% Discount	Discounts	-0.25		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Origination Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Renewal Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Discount	Discounts	-1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Repo Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Increase	Increase	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Adjustment	Adjustments	-1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Title Lien Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Principal Adjustment	Principal	1		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Documentation Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Files Fee	Fees	1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Category - Normally the category should not be changed on existing transactions. Please call AOCG before changing a transaction's category. One exception to this rule is if your company is going to apply daily interest and want to charge daily interest on a fee such as a title lien fee or insurance. You must configure such fees so that the system knows whether to apply daily interest to them. To apply daily interest to the title lien fee, find the title lien fee transaction and change the category to "Principal." To not charge daily interest to the title lien fee, change the category to "Fee." Please note that the setup of such fees must be in agreement with the setup of the Title Loan Parameters tab of Company Setup. [please note this in that section also]

Factor - Normally the factor should not be changed on existing transactions. Please call AOCG before changing a transaction's category. A positive number (normally 1) means that the loan balance is increased, as with a fee, a negative number (normally be -1) means that the loan balance is decreased, as with a payment. Please note that for cash drawer transactions, the opposite factor is normally applied to the cash drawer. For instance, if a customer is given a cash loan of \$100, the loan balance (A/R) is increased by \$100 and the cash drawer balance is decreased by \$100.

Apply to Cash Drawer - Each transaction that affects the cash drawer needs to have this check box checked. On Cash Advances, if your company normally writes checks but takes cash on loan renewals or rollovers, you can set the Cash Advance transaction up not to apply to the cash drawer and if you don't write a computer check or enter a manual check number on a Cash Advance, the computer will ask you if you want to deduct the loan funds from the cash drawer. [please document this also under the Cash Advance processing section] Places a Hold on the Account - If this check box is checked, adding the transaction to a client's account will cause the account to be put on hold.

Administrators only - If this check box is checked, only a user with administrator access can apply the transaction to a loan.

Part



17 Tools

This section of the help system covers various program tools accessed from the Title Loan Professional PLUS Tools Menu such as; Cash Drawer, Display Balance, Cash Advance Daily Deposit, Check Register, Database Upgrade.

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17.1 Cash Drawer

Cash Drawer - Located in the Tools Menu

This option allows the user to look at the cash drawer opening balance, current balance, and make any adjustments. You can also print a list of all transactions that affected the cash drawer from here. It is recommended that you close the cash drawer each night and enter a beginning balance when you first log in each morning.

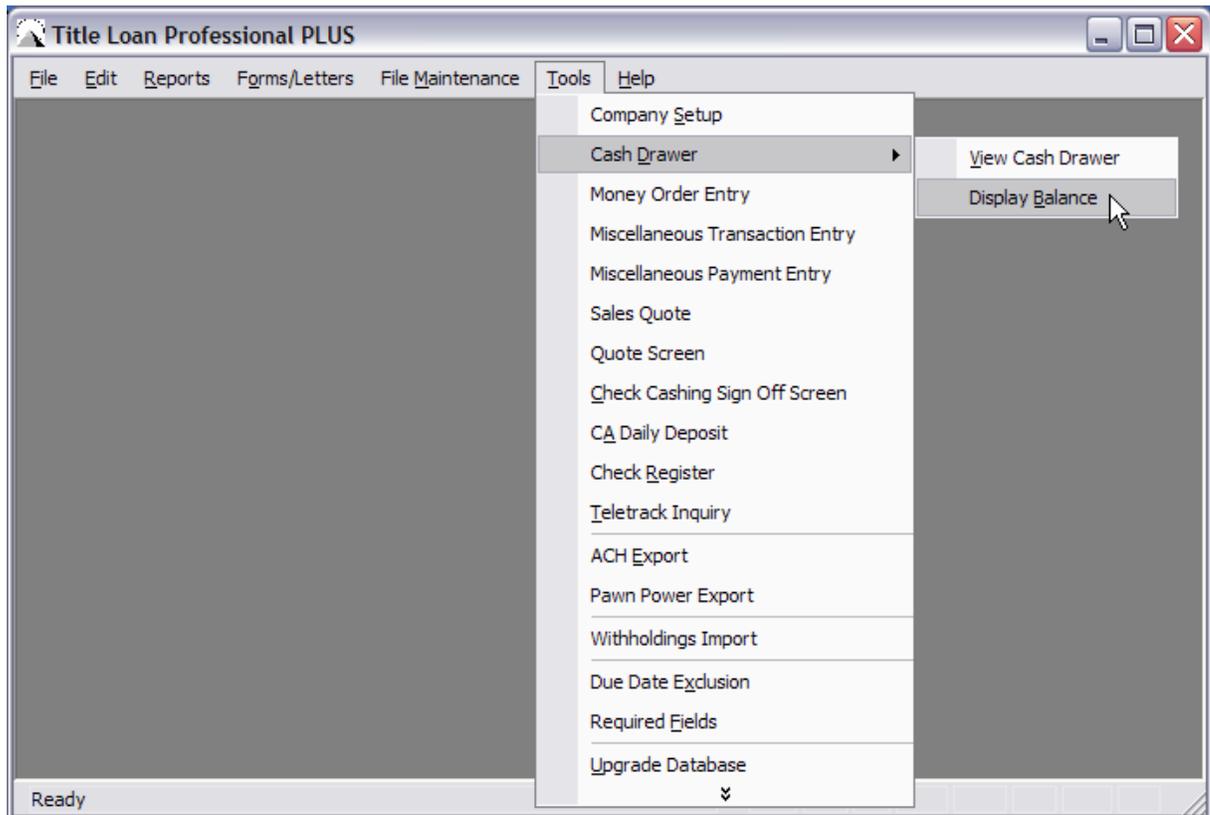
Cash Drawer	<input type="text" value="Drawer 1"/>	Opening Balance	<input type="text" value="\$0.00"/>
Time Opened	<input type="text" value="10/29/2003 9:32:02 AM"/>	Actual Closing Balance	<input type="text" value="\$0.00"/>
Opened By	<input type="text" value="Administrator"/>	Adjustments	<input type="text" value="\$0.00"/>
Time Closed	<input type="text"/>	Adjusted Balance	<input type="text" value="\$0.00"/>
Closed By	<input type="text"/>		
Notes	<input type="text"/>		

Adjustments	
Amount	Description Employee

17.2 Display Balance

Display Balance - Located in the Cash Drawer Menu

This option gives a real time balance of the cash drawer.



17.3 Cash Advance Daily Deposit

Cash Advance Daily Deposit - Located in the Tools Menu

This form allows the user quick access to clients who are now due. You can quickly deposit your Cash Advance checks without having to pull up the clients account.

The screenshot shows a window titled "Daily Deposit" with a "Daily Deposit Sheet" table. The table has columns for Name, Loan ID Transaction, Date Check No., Amount Account Status, and Balance. Below the table are input fields for Deposit Date (10/4/2004), Client Account Lookup (dropdown), Check Amount, Check Number, and Total Deposit. There is a "Deposit Check" button and a printer icon. At the bottom, there is a "Record:" field with navigation buttons.

Name	Loan ID Transaction	Date Check No.	Amount Account Status	Balance
------	---------------------	----------------	-----------------------	---------

Deposit Date: 10/4/2004
Client Account Lookup: [dropdown]
Check Amount: [input]
Check Number: [input]
Total Deposit: [input]

Deposit Check [printer icon]

Record: [input] [navigation buttons]

17.4 Check Register

Check Register - Located in the Tools Menu

The system automatically adds all check written to the check register. You can manually enter a check or deposit at any time. The check number is a required field, so for deposits, it is recommended you use the format "DEP" and the current date. If you make more than one deposit on the same day, you can add either a number or alphabet to the end of the deposit id to make it unique.

Check Register

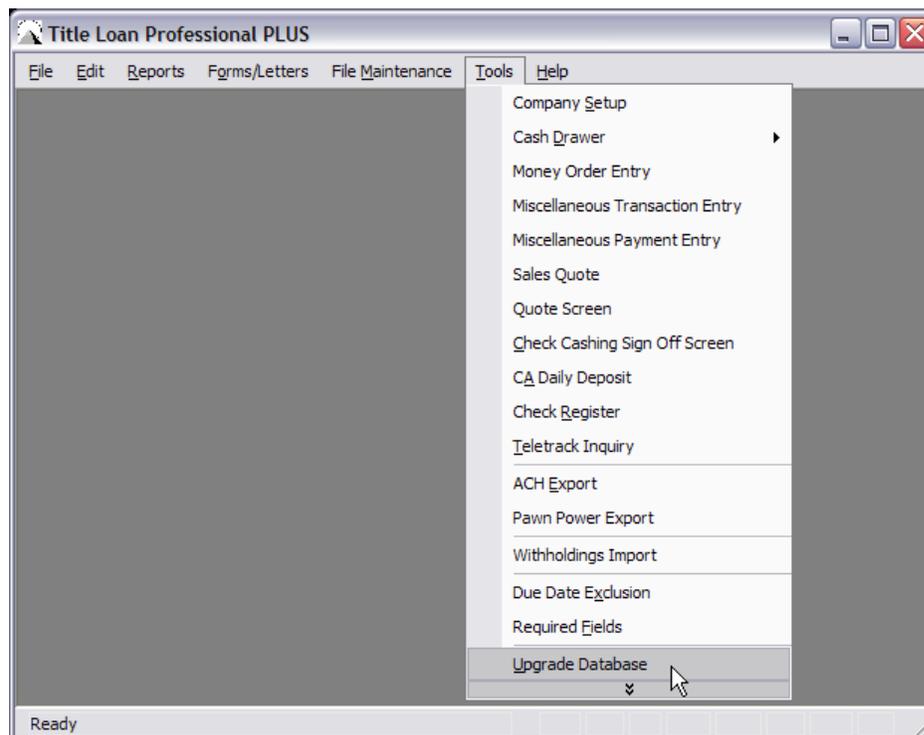
Check Register

Check No	Amount	Client	Loan Number	Date	Employee	Description	Balance	Expense
101	\$0.00	Brazier, Calvin	CA100	12/29/2008	Brittany	Voiced 12/29/2008	\$0.00	<input checked="" type="checkbox"/> Void
102	\$0.00	Brazier, Calvin	moneyorder	12/29/2008	Administrator	Voiced 12/29/2008	\$0.00	<input checked="" type="checkbox"/> Void
103	\$0.00	Brazier, Calvin	moneyorder	11:29:47 AM	Administrator	Voiced 12/29/2008	\$0.00	<input checked="" type="checkbox"/> Void
104	\$0.00	Brazier, Calvin	moneyorder	12/29/2008	Administrator	Voiced 12/29/2008	\$0.00	<input checked="" type="checkbox"/> Void
105	\$0.00	Brazier, Calvin	moneyorder	12/29/2008	Administrator	Voiced 12/29/2008	\$0.00	<input checked="" type="checkbox"/> Void
107	\$0.00	Brazier, Calvin	moneyorder	12/29/2008	Administrator	Voiced 12/29/2008	\$0.00	<input checked="" type="checkbox"/> Void
106	\$0.00	Brazier, Calvin	moneyorder	12/29/2008	Administrator	Voiced 12/29/2008	\$0.00	<input checked="" type="checkbox"/> Void
*	\$0.00			12/29/2008			\$0.00	<input type="checkbox"/> Void

Account Filter: Current Balance: \$0.00

17.5 Database Upgrade

The Database Upgrade should be run twice whenever TLP is updated to a new version of the program. Always call AOCG for assistance installing program updates; do not attempt a program update without first calling AOCG, because if this is done incorrectly, data loss may result. Also, you should always have current backups before updating TLP. Immediately after installing the program update with AOCG's assistance, run TLP, go to the Tools menu and do the Database Upgrade twice.



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