

MISSISSIPPI DELAYED DEPOSIT AGREEMENT

In this Deferred Deposit and Disclosure Agreement (this "Agreement"), the words "I" "you" and "your" mean the customer and all who have signed as customer. The words "we" "us" and "our" mean the licensee listed on this Agreement.

Agreement No. CA100

Agreement Date: 4/12/2006

Payment
/ Due Date: 4/26/2006

LICENSEE:

Johnson's Title & Payday Loan
123 Anywhere Street
Gulfport, Mississippi 43244
456-789-4568

CUSTOMER:

RON JOHNSON
600 W QUEEN STREET
HAMPTON, VA 23669-
(757) 224-7593
Social Security Number: 226-08-9406

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE <i>The cost of your credit as a yearly rate</i>	FINANCE CHARGE <i>The dollar amount the credit will cost you.</i>	AMOUNT FINANCED <i>The amount of credit provided to you or on your behalf</i>	TOTAL OF PAYMENTS <i>The amount you will have paid after all scheduled payments are made</i>
391.07%	\$30.00	\$200.00	\$230.00

PAYMENT SCHEDULE

One payment in the amount of \$230.00 due on 4/12/2006

Prepayment: There will be no rebate of the FINANCE CHARGE if this Deferred Presentment Agreement is prepaid before the Due date.

See the rest of this Agreement for additional information about nonpayment, default, late payment charges and any required repayment before the scheduled Due Date and prepayment refunds and penalties.

Itemization of Amount Financed of \$:

1. Amount Paid Directly To You: \$200

2. Amount Paid to Others:

The above disclosures are required by the Federal Truth-In-Lending Act. The amount stated in the Amount Financed box above consists solely of the amount of cash the Customer was given in exchange for the Customer's check. **The amount shown above in the Finance Charge box is deemed a Service Fee by Mississippi Law §75-67-515(4) and not interest.**

The Customer, shown above, promises to pay to the Licensee, shown above, the amount set out above as the Total of Payments in accordance with the above Payment Schedule. To satisfy this obligation, the Customer this date has delivered Customer's check to Licensee in the amount of the Total of Payments with the understanding hat Licensee will not present the check for payment until the Payment Due Date as set out in the Payment Schedule. If Borrower has not redeemed the check prior to the above set our Payment Due Date, Licensee is authorized to deposit the check to satisfy this obligation.

By signing this Agreement you acknowledge that you have read, understand, and agree to all of its terms and conditions on the front and back of this Agreement, including the arbitration provision. You further acknowledge that this Agreement contains all of the terms of the Delayed Deposit Agreement and that no oral representations or premises other than those contained in this Agreement have been made. You also further acknowledge that this Agreement was filled in before you signed and that you have received a completed copy of it.

I, the Presenter and Customer shown above, here attest that the check being presented for this Delayed Deposit Agreement is drawn on a legitimate, open and active account, that the check is not altered, forged, stolen, or obtained through fraudulent or illegal means; and that it is not negotiated without proper legal authority or represents the proceeds of illegal activity.

NOTICE: SEE ADDITIONAL TERMS ON THE REVERSE SIDE

X _____
Customer Signature Date

Licensee's Signature Date

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

CERTIFICATION OF PRESENTER: I certify that I have not filed Bankruptcy, nor do I plan to file Bankruptcy. I further understand that if I file Bankrupt after making the above certification, that I may be subject to Prosecution under Section 97-19-39 of the Mississippi Code Ann. (1972).

CUSTOMERS RIGHTS: You shall have the right to redeem the check from the Licensee before that agreed Payment Due Date by payment to the Licensee of the amount of the check in cash, money order or certified bank cashiers check. Licensee shall not defer presentment of any personal check for more than 30 calendar days after the date the check is tendered to the Licensee.

METHOD OF PAYMENT: You agree that we may deposit the Check on the Payment Dye Date if you have not paid us in cash or by cashier's check, money order or other immediately available funds in the amount of the Total of Payments on the Payment Due Date. If payment is made prior to the deposit of the Check, we will return the Check to you at the time we receive payment.

DEFAULT: You will be in default under this agreement if: (a) you stop payment on the Check or otherwise fail to pay the Total of Payments on or before the Payment Due Date shown above; or (b) you provide false or misleading information about yourself, your employment or your financial condition (including the account on which the Check is drawn) prior to entering this Agreement.

CONSEQUENCES OF DEFAULT: Should you stop payment on a check or otherwise be in default under this Agreement, we may, at our option exercise any of the following remedies: (a) we may charge a return check handling charge authorized by §47-29-102; (b) if payment is not made after written demand, we may go to court and get a judgment against you for the then unpaid amount of your obligations to us. In the event judgment is entered in our favor, we may seek to collect this judgment through all judicial means necessary, including attaching your nonexempt property, or garnisheeing your wages; (c) if we have to go to court to collect the amount you owe us, your signature on this Agreement constitutes your agreement to pay all of our incurred court costs as authorized by §47-29-101(a)(4); (d) if we are advised by your bank or other financial institution that the Check has been altered, forged, stolen, obtained through fraudulent or illegal means, negotiated without proper legal authority, or represents the proceeds of illegal activity, we are required by law to notify the Tennessee District Attorney General for the district in which the check was received, and if the check is returned to us by your bank for any of these reasons, we may not release the Check without the consent of the district attorney general or other investigating law enforcement authority.

CUSTOMERS BANK CHARGES: You will not hold Licensee or our agents responsible for depositing any check(s) or for any fees you must pay to your bank as a result of any check(s) being deposited at your bank.

ARBITRATION PROVISION: Any and all disputes or disagreements between the parties arising out of this Agreement or any prior agreement between them (except the Lender's rights to enforce the Borrower payment obligations in the event of default by judicial or other process) shall be resolved, upon the election of you or us, by binding arbitration and in accordance with the rules of the American Arbitration Association as presently published and existing. The parties agree to be bound by the decision of the arbitrator(s). The arbitration proceeding shall be a condition precedent to any other court proceeding. Notwithstanding the applicability of any other law to any other provision of this Agreement, the Federal Arbitration Act, 9 U.S.C. Section 1ff shall control the construction, interpretation, and application of the paragraph. Any issue as to whether the Agreement is subject to arbitration shall be determined by the arbitrator.

PRIVACY STATEMENT: We will not disclose to others the information that you provide to us except as disclosed in this statement. Sometimes it may be necessary to release your name and/or other information to government agencies in order to comply with the law. However, we will not release any information unless we are legally required to do so and will provide only the information that the agency requests. We may release your name, and/or any other information that you provide to check your credit and verify the information supplied by you as part of this contract. We may release your name and/or any other information that you provide in order to collect any money due us, either under this or any other agreement that you may have with us. We do not currently offer our customer list to other companies. However, we reserve the right to change this policy at any time.

GOVERNING LAW: Both this Agreement and the Application were executed at our offices in the State of Mississippi and that they and this transaction and Agreement with us shall be governed by and construed and enforced solely in accordance with the internal laws of the State of Mississippi

NOTICE: SEE ADDITIONAL TERMS ON THE REVERSE SIDE