

INSTALLMENT LOAN AND SECURITY AGREEMENT

Lender: Alpha Omega Consulting Group 716 Vauxhall Drive Nashville, TN 37221 866-802-5742	Today's Date: 10/7/2008	Contract Number TL205
Borrower: TIFFANY JONES 155 WINDWARD WAY TESTCITY, TN 37221	Maturity Date: 1/5/2009	Motor Vehicle Collateral: Make: Model: Year: Vin#: License:
Co-Borrower Address:		

Disclosure Made in Compliance with Federal Truth in Lending Act				Itemization of Amount Financed:	
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments		
<i>The cost of your credit as a yearly rate</i>	<i>The dollar amount the credit will cost you</i>	<i>The amount of credit provided to you or on your behalf</i>	<i>The amount you will have paid after all scheduled payments</i>		Itemization of the Amount Financed of. \$1,082.48
117.74%	\$108.25	\$1,082.48	\$1,190.73		Amount given to you directly \$1,082.48 \$0.00 \$0.00 Amount Paid to others on your behalf* \$0.00
Security: You are giving a security interest in the above described motor vehicle. Prepayment: Lien Fee: There is a \$20.00 lien fee for all first time title loan customers, or previous title loan customers using a different vehicle. See your contract documents for any additional information about nonpayment, default of any required repayment in full before the scheduled date, and prepayment refunds and penalties.				Payment Schedule: 1 @ \$1,190.73 Due on: 1/5/2009	
				To the extent permitted by Nevada law, we may retain or receive a portion of these amounts.	

#Error

3. METHOD OF PAYMENT: Cash or certified funds.

4. REPAYMENT OPTIONS UPON ORIGINAL AND EACH EXTENDED MATURITY DATES:

Upon the original and each extended maturity date of this Agreement Borrower will have the following repayment options:

- a. At the Lenders discretion, pay only interest owing at the time of maturity and extend the loan for an additional thirty (30) day term.
- b. At the Lenders discretion, pay interest and part of the principal balance owing at the time of maturity and extend the loan for an additional thirty (30) day term, thus reducing the amount of interest payable during the extended thirty (30) day term.

The interest rate for this Agreement shall be calculated on the basis of the actual number of days elapsed over a 365/366-day year. Interest for each successive thirty (30) day term shall be based upon the previous thirty (30) day term ending principal balance.

5. PREPAYMENT: Even though I need not pay more than the above indicated amount until due, I have the right to repay this loan in full or in part at any time prior to the agreed Due Date at no additional charge. If I pay this loan off early (before the due date), I will not be entitled to a refund of part of the finance charge.

6. NOTIFICATION REQUIREMENT: Borrower agrees that every time a payment is made, borrower will present company with a current paycheck stub and current telephone or utility bill that shows the borrower's home address. Also, both parties agree to notify the other of any change in address, phone number or employment within twenty-four (24) hours thereof, and further agree to pay any expenses the other may incur in having to search for the other party because of failure to notify.

7. NEW CUSTOMER BONUS: New customers receive a "New Customer Bonus" which is free interest for the second thirty (30) day term of this loan. After the second thirty (30) day term has ended, the interest rate for this loan reverts back to the same interest rate as the first thirty (30) day term. However, you forfeit the "New Customer Bonus" if you payoff this loan before the first sixty (60) day period, or you pay down the principal balance (amount financed), before the first sixty (60) day period. (Previous customers of Alpha Omega Consulting Group are exempt from the New

8. BORROWER'S REPRESENTATIVES AND WARRANTIES: As an inducement to Lender to make this loan, I hereby make the following representations and warranties:

- a. I have authority to execute, deliver and perform this Agreement.
- b. There are no legal actions or proceedings (including bankruptcy proceedings) pending, threatened or contemplated by or against me.
- c. I have provided correct information concerning my employment, net income, monthly obligations, and ownership of vehicle; and I have the ability to repay this title loan.

9. ARBITRATION: Any and all controversies, claims, alleged breaches or disputes arising out of or relating in any way to this Agreement, including whether any controversy, claim, alleged breach or dispute is subject to arbitration, and including, without limitation, any and all claims that would otherwise be subject to class actions, shall be subject to binding arbitration pursuant to the Commercial Arbitration Rules of the American Arbitration Association.

Borrower

Co-Borrower

Lender by it's Agent Representative

10. **DEFAULT AND ACCELERATION:** The principal unpaid balance, plus accrued interest, shall, at the option of Lender or any holder of this Agreement, become due and payable without notice or demand upon the happening of any one or more of the following events:

- a. Borrower's failure to pay or perform any obligations, liabilities or indebtedness to Lender, whether upon this Agreement or any other agreement, or instrument, nor or hereafter existing, as and when (whether at maturity or by acceleration and no prior demand therefore by Lender being necessary).
- b. Borrower's failure to pay any installment or principal or interest on their Agreement when due, or the failure to perform any of the covenants, agreements or conditions of any other agreement related to this Agreement or other transaction between Lender and Borrower.
- c. Insolvency of; business failure of; the appointment of a custodian, trustee, liquidator or receiver for, or for any property of, an assignment for the benefit of creditors under insolvency or debtor's relief law; or for any readjustment of indebtedness, composition or extension under any, bankruptcy laws by or against Borrower.
- d. Lender's determination that any express representation or warranty made by Borrower to Lender is, or was, untrue or materially misleading.
- e. Lender reasonably believes itself to be insecure.

11. **REMEDIES UPON DEFAULT:** In the event of default, Lender shall have the following rights:

- a. Repossession or sale of vehicle.
- b. Refer account to Attorney and/or collection agency and/or court action if you prevent the repossession and sale of the vehicle by any means, including, without limitation, hiding the vehicle; or any deficiency after repossession and sale of vehicle if you have damaged or otherwise committed or permitted waste on the vehicle.
- c. Charge appropriate fees and extend the loan for another term.

12. **ATTORNEY'S FEES:** Should the indebtedness represented by this Agreement, or any part hereof, be collected at law, in equity, or in any bankruptcy, receivership of other court proceeding, or this Agreement be placed in the hands of any attorney and/or a collection agency for collection after default, Borrower agrees to pay, in addition to the principal and interest due hereon, all reasonable attorney fees, collection agency fees, plus all other costs and expenses of collection and enforcement, including any fees incurred in connection with such proceedings or collection of this Agreement and/or enforcement of the Lender's rights with respect to the administration, supervision, preservation or protection of, or realization upon, any property securing payment hereof. I also agree to pay all repossession fees. If any lawsuit is commenced to enforce or interpret any of the terms of this Agreement, the prevailing party shall have the right to recover its reasonable attorney's fees and cost of suit from the other party.

13. **AUTHORIZATION TO PLACE LIEN ON VEHICLE:** I authorize Lender to place a lien on My vehicle, (to be released upon full payment of this loan), should it be deemed necessary for security purposes.

14. **POWER OF ATTORNEY:** Borrower, expressly grants to Lender an irrevocable power of attorney to execute any and all documents necessary to conclude the liquidation of its collateral in order to obtain payment of debtor's obligation.

15. **DUE DATE EXTENSION:** At the Lenders discretion, for an additional fee, the due date of this loan may be extended for not more than 6 additional periods. (New customers 5 additional periods).

16. **LOCATION OF VEHICLE TITLE:** First we send the title to the Department of Motor Vehicles so we can have our company added as lien holder. This normally takes 10 to 14 days before we get the title back from the DMV. After that, for security reasons, the title to your vehicle is kept at another location in a fireproof vault.

17. **PAYOFF:** After you pay this loan off in full, per your instruction, we will either FedEx the title to your home, or you can pick the title up at the location where you initiated the loan within a couple of days. However, If payment is made by cashier's check, official bank check or money order, your title will not be released until your check/money order has cleared the issuing bank.

18. **MISCELLANEOUS:**

- a. The failure of Lender to act to exercise any right or remedy shall not in any way affect or impair the obligation of Borrower to Lender, or constitute a waiver by Lender of, or otherwise affect any of, Lender's rights under this Agreement, under any endorsement or guaranty of this Agreement or under any document or instrument evidencing any security for payment of this Agreement.
- b. The invalidity or unenforceability of any one or more provision of this Agreement shall in no way affect the other provisions.
- c. Borrower waives presentment, demand, protest and notice of nonpayment.
- d. All titles used in the Agreement are intended solely for convenience and reference; said titles shall not affect any terms, provisions, or meaning of this Agreement.
- e. To rescind this loan, on or before the close of business on the next day of business at the location where the loan was initiated, you must deliver to us the sum of money equal to the face value of the loan, less any fee charged, or the original check that we gave you.
- f. This Agreement shall be construed and constructed in accordance with the laws of the State of Nevada.
- g. I authorize Cash Today Loans to verify all information through any source.

I have read and received a copy of this two (2) page Agreement and agree to all the terms.

INSTALLMENT LOAN AND SECURITY AGREEMENT

DO NOT SIGN THIS TWO (2) PAGE AGREEMENT BEFORE YOU HAVE READ IT OR IF IT CONTAINS ANY BLANK SPACES.

Borrower

Co-Borrower

Lender by it's Agent Representative