

Johnson's Title & Payday Loan 123 Anywhere Street Dallas, Texas 78272 615-789-4568	Ronnie C Johnson 1015 East Concord Avenue Goodlettsville, TN 37072 Hm:(615) 855-1192Wk: 615-662-9537	Loan Number TL181	Loan Date 4/5/2006
		Loan Amount \$1,125.00	

THE PURPOSE OF THIS LOAN IS AN AUTO LOAN. SECURITY - You have certain rights that may affect my property as explained below or on other pages. This loan (X is) (_____ is not) further secured. This loan is secured by (1) VEHICLE (2) INSURANCE (3) AUTO CLUB, dated 4/5/2006

Security agreement – I give you a security interest in the property described below. The rights I am giving you in this property and the obligations this agreement secures are defined on page 2 of this agreement.

Property Description :

Make: BMW Model: 735i Year: 2000 Vin#: 12345678912345678 License: Color: Black

NOTE: I promise to pay to you, or your order, at your address above the total sum of \$1,145.40 until paid in full.
PAYMENTS: I will pay this note as follows:

<u>ANNUAL PERCENTAGE RATE</u>	<u>FINANCE CHARGE</u>	<u>Amount Financed</u>	<u>Total of Payments</u>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments scheduled
<u>22.00%</u>	<u>\$20.40</u>	<u>\$1,125.00</u>	<u>\$1,145.40</u>

My payment schedule will be:

Number of Payments	Amount of Payment	When Payment(s) are Due
1	\$1,145.40	Weekly beginning on 5/5/2006

SECURITY – I AM GIVING A SECURITY INTEREST IN:

- The goods or property being purchased.
- Collateral securing other loans with you may also secure this loan.
- My deposit accounts and other rights to the payment of money from you.
- DFW Auto Service Club Agreement.

ITEMIZATION OF AMOUNT FINANCED Amount given to me directly: \$1,000.00 Amount given to others on my behalf: \$125.00 Amount Financed: \$1,125.00
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PREPAYMENT – If I pay off this note early, I will not have to pay a penalty.

I can see my contract documents for any additional information about non-payment, default, any required prepayment before the scheduled date.

PROPERTY INSURANCE –(X is required) (_____ is not required) . I have the option of furnishing any insurance required in connection with this transaction either through existing policies I own or control, or by procuring and furnishing insurance coverage equivalent to what you require from any insurance company authorized to do business in Texas.

I WILL MAINTAIN FULL COMPREHENSIVE AND COLLISION INSURANCE COVERAGE ON THE VEHICLE LISTED ABOVE WITH NO MORE THAN \$500.00 DEDUCTIBLES. IN THE EVENT MY INSURANCE IS CANCELLED FOR ANY REASON OR I VIOLATE THE TERMS OF MY AUTO LOAN OR INSURANCE AGREEMENT THEN I WILL BE IN DEFAULT OF SAID CONTRACTS. REFER TO THE REPOSSESSION AGREEMENT IF YOU ARE IN DEFAULT.

SIGNATURES – I AGREE TO THE TERMS SET OUT ON PAGE 1 AND PAGE 2 OF THIS AGREEMENT. I HAVE RECEIVED A COPY OF THIS DOCUMENT ON TODAY'S DATE

Signature _____ Date _____ - _____ - _____

Co Signature _____