

COMBINATION PROMISSORY NOTE, TRUTH-IN-LENDING DISCLOSURE STATEMENT AND SECURITY AGREEMENT
(ONLY THOSE ITEMS WHICH ARE CHECKED OR COMPLETED ARE APPLICABLE)

LENDER— • CREDITOR • NAME & ADDRESS •				ITEMIZATION OF THE AMOUNTS: (1) Amount Paid Directly to me \$ _____ (2) Amount to be Paid in Comparison for service (i.e., 16.5% of check) \$ _____ <i>Not to exceed \$45.00</i> (3) Documentation Fee \$ _____ TOTAL OF ABOVE \$ _____
ACCOUNT NO. _____ • DATE OF LOAN _____ •	BORROWER'S NAME & ADDRESS _____ _____ _____	CO-BORROWER _____ _____ _____		
HOME PHONE _____	WORK PHONE/EXT. _____	DRIVER'S LICENSE NO. _____		
BORROWER'S SS/TAX ID # _____	CO-BORROWER'S SS/TAX ID # _____			
ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. _____ %	FINANCE CHARGE The dollar amount the credit will cost me. _____ \$	Amount Financed The amount of credit provided to me or on my behalf. _____ \$	Total of payments The amount I will have paid after I have made all payments scheduled. _____ \$	
MY PAYMENT SCHEDULE WILL BE: One Payment of \$ _____ Due Date of Payment _____				

As stated above "I", "Me" or "My" means all Borrower and "You" or "Your" means Lender-Creditor named above.

PROMISSORY NOTE

PROMISE TO PAY: FOR VALUE RECEIVED, I promise to pay the total sum stated above.

ADDITIONAL FINANCE CHARGE: If I fail to pay the installment payment due under this note by the payment due date, you may charge me an amount not to exceed 36% per annum for the first year following the payment due date. Thereafter, any additional finance charge shall not exceed 18% per annum.

NSF FEE: If my check is returned for any reason, you may (A) charge me the actual fee charged by your financial institution, and (B) in addition, if my check is returned from your financial institution due to insufficient funds you may charge me a returned check fee not to exceed (\$5.00) twenty-five dollars or (5%) five percent of the amount of the check, whichever is greater. This charge may be assessed and collected only once per transaction.

ATTORNEY FEE: I agree to pay your reasonable attorney fees and costs awarded by a court.

DOCUMENTATION FEE: I agree to a non-refundable documentation fee as reimbursement for actual costs incurred, not to exceed five dollars, in connection with a non-real-estate consumer loan transaction.

PRE-PAYMENT: I may pre-pay this loan prior to the payment due date. I understand that if I do so within the first five days of the loan disbursement, I will be entitled to a rebate by a method no less favorable than the actuarial method, less twenty dollars (\$20.00) of the original fee per La. R.S. 9:3578.5.

PARTIAL PAYMENT: I may make a partial payment of the amount owed in increments of no less than fifty dollars (\$50.00), in order to reduce the overall amount of my loan. I may, as an alternative, pay a partial payment of at least 25% of the amount advanced plus fees and enter into a new transaction, for the remaining balance owed.

GOVERNING LAW: I agree that the Promissory Note and Loan shall be governed and construed under the 'LOUISIANA DEFERRED PRESENTMENT AND SMALL LOAN ACT,' La. R.S. 9:3578.1-9:3578.8.

I (We) acknowledge receipt of a completed copy of this Truth-in-Lending Disclosure Statement, Promissory Note and Security Agreement, and agree to the terms and conditions contained herein. I hereby certify that I have read and fully understand this agreement.

_____ Borrower

_____ Co-Borrower