

# TENNESSEE DEFERRED PRESENTMENT AGREEMENT

Trans #: 00290

Acct. # 1

<b>LICENSEE:</b> YOUR COMPANY NAME YOUR ADDRESS YOUR CITY, TN 33333 (931) 555-5555	Agreement Date: 1/20/2010 Presentment Date: <b>2/3/2010</b>
<b>CUSTOMER:</b> John Doe 1600 Pennsylvania Street Nashville, TN 37187	SSN #: SSN# on file. Phone: 615-555-1212

In this Deferred Presentment Services Agreement (this 'Agreement'), the words 'you' and 'your' mean the above customer and all who have signed as customer. The words 'us' and 'ours' mean Your Company Name

<b>FEDERAL TRUTH-IN-LENDING</b>			
<i><b>ANNUAL PERCENTAGE RATE</b></i>	<i><b>FINANCE CHARGE</b></i>	<i><b>AMOUNT FINANCED</b></i>	<i><b>TOTAL OF PAYMENTS</b></i>
<b>The cost of your credit as a yearly rate</b>  <b>391.07%</b>	<b>The dollar amount the credit will cost</b>  <b>\$30.00</b>	<b>The amount of credit provided to you or on your behalf</b>  \$200.00	<b>The amount you will have paid after you have made all payments scheduled</b>  \$230.00
<p>The amount stated in the AMOUNT FINANCED Block above consists solely of the amount of cash we are giving you in exchange for your check. The above is a disclosure required by the Federal Truth-in-Lending Act, and TCA Sec. 45-17-112(g).</p> <p>The amount shown in the FINANCE CHARGE block is deemed a service fee by Tennessee law and not interest. TCA Sec. 45-17-112(b).</p> <p>Prepayment: There will be no rebate of the FINANCE CHARGE if the check is prepaid before the presentment date.</p>			
<p><b>YOUR PAYMENT SCHEDULE WILL BE:</b></p> <p><b>Number of Payments: 1    Amount of Payment : \$230.00    Due Date: 2/3/2010</b></p>			
<p>A handling charge in the amount of \$ 30 will be collected if a check is returned due to insufficient funds, stop payment or account closed.</p> <p>We also have the right to all civil means available and allowed by law to collect the check and all applicable court costs. TCA Sec.45-17-112(i)</p> <p>I hereby acknowledge receipt of these disclosures prior to entering into this deferred presentment agreement.</p>			
<p>CUSTOMER SIGNATURE: X _____</p>			

I hereby acknowledge receipt of \$200 in cash for check # 4444 dated 1/20/2010 in the amount of \$230.00 drawn on Bank of America. We hereby agree to hold the check until presentment date, as set out above, before depositing it. In consideration for our cashing and deferred presentment of the check you agree to pay a service fee of \$30.00 and to cause the check to be paid by your bank on the presentment date.

I certify that I do not have more than two checks outstanding to any deferred presentment service providers and that the total face value of those checks when combined with the face value of the above described check, does not exceed \$500. \*

I hereby acknowledge that this agreement was completely filled in before I signed, that I have read, understand and agree to all the terms and conditions on the front of this agreement, and that I have received a completed copy of this agreement.

Military Statement: Are you, your spouse or family a current ACTIVE member of the U.S. Armed Forces?     YES     NO

CUSTOMER SIGNATURE: X \_\_\_\_\_ 01/20/2010  
 John Doe

Employee: AllpowerTech-Staff