

FEDERAL TRUTH IN LENDING DISCLOSURES

Borrower: IRENE

Lender: Financial Exchange Company of Ohio, Inc. d/b/a Money Mart®

CLEVELAND, OH 44111

Cleveland, OH 44111

Borrower's Bank:
Account Number:

Date: 3/23/2006

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate. 391.07%	Finance Charge The dollar amount the credit will cost me. \$45.00	Amount Financed The amount of credit provided to me or on my behalf. \$300.00	Total Of Payments The amount I will have paid after I have made all payments as scheduled. \$345.00
PAYMENT SCHEDULE. My payment schedule will be one payment of \$345.00 due on Thursday, April 06, 2006 ("Payment Due Date"). SECURITY. This loan is unsecured. PREPAYMENT. If I repay this loan early, I will not have to pay a penalty and I will be entitled to a refund of a portion of the interest component of the finance charge. See below for additional information about non-payment, default and any interest rebate upon repayment in full before the scheduled due date.			

Itemization of the amount financed: Amount paid to me directly in cash: \$300.00. Prepaid finance charge: \$45.00. Origination Fee: \$30.00. Scheduled Interest: \$15.00

Principal Amount: \$300.00

DEFERRED DEPOSIT LOAN AGREEMENT

Due: Thursday, April 06, 2006

Promise to Pay. I promise to pay Lender the Total of Payments disclosed above in a single payment in cash or by cashier's check on or before the Payment Due Date. I will make my payment at Lender's address set forth above. If I fail to pay in cash or by cashier's check, Lender may initiate an automated clearing house ("ACH") debit to my checking account for the amount owing on and after Thursday, April 06, 2006, which I direct my bank to pay. I understand and agree that this right does not constitute a security interest. I may terminate the ACH authorization by notifying Lender in writing in a manner which affords Lender and my financial institution a reasonable opportunity to act on it prior to maturity of my loan. I agree that this ACH authorization is for repayment of a single-payment loan and shall not recur at substantially regular intervals.

Loan Origination Fee. The finance charge stated above includes an origination fee as allowed by law.

Scheduled Interest Percentage. Scheduled interest is charged at a rate of five percent per month or fraction of a month on the unpaid Amount Financed.

State Annual Percentage Rate. The rate of interest contracted for under this loan agreement and calculated as an annual percentage rate is 60%.

Prepayment. I may pay without penalty the entire amount owed earlier than it is due. If I prepay, I will be entitled to a pro rata rebate of the prepaid interest portion of the loan. I understand that I may cancel this transaction at any time before the close of business on the next business day following the date hereof by paying Lender, in cash or by cashier's check, the amount advanced to me.

Representations and Agreements. I represent to Lender that my bank account is in existence and is in good standing at the time this Agreement is signed. I agree to maintain collected funds in my bank account in an amount sufficient to permit my bank to pay my check to Lender when and if presented for payment. I further represent that I have the right to enter into this Agreement and that I am at least eighteen years of age. I understand that credit insurance is not being offered in connection with this Agreement.

Returned Item Fee. I will pay a fee to Lender of \$15 if I make a payment on my loan and the payment is dishonored.

Governing Law. This Agreement and my loan shall be governed and construed under the laws of the State of Ohio, except that the arbitration terms below shall be governed solely by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

Arbitration. Each of the parties voluntarily agrees to have all claims or controversies that arise from or relate in any way to our past, present or future business with each other, and with its or his respective affiliates, agents or employees, including the validity of any related agreements and the scope of this arbitration clause, resolved by BINDING ARBITRATION by a single arbitrator in accordance with the Code of Procedure of the National Arbitration Forum at the election of any party. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. The parties understand that they have a right or opportunity to litigate disputes through a court, but that they prefer to resolve their disputes through arbitration at the election of any party. IF ARBITRATION IS CHOSEN, NEITHER PARTY WILL HAVE THE RIGHT TO GO TO COURT, TO HAVE A JURY TRIAL, TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS, OR TO HAVE ITS OR HIS CLAIMS CONSOLIDATED OR JOINED WITH THOSE OF ANY OTHER CLAIMANT. ARBITRATION AFFORDS VERY LIMITED RIGHTS TO PRE-TRIAL DISCOVERY AND APPEAL. I understand that my agreement to the terms of this paragraph is a condition of obtaining this loan.

WARNING: The rate of interest charged on this loan is higher than the average rate of interest charged by financial institutions on substantially similar loans.

I ACKNOWLEDGE TO HAVE READ AND RECEIVED A COMPLETED COPY OF THE ABOVE LOAN AGREEMENT AND DISCLOSURE STATEMENT AND ACCOMPANYING FORM SD-1 PRIOR TO SIGNING THE AGREEMENT. I FURTHER ACKNOWLEDGE HAVING READ AND UNDERSTANDING ALL THE PROVISIONS OF THE AGREEMENT AND THE FORM SD-1, AND I AGREE TO ALL OF THEIR TERMS AND CONDITIONS. THIS AGREEMENT REPRESENTS THE FULL AND EXCLUSIVE AGREEMENT BETWEEN LENDER AND ME WITH RESPECT TO MY LOAN, AND THERE ARE NO OTHER ORAL OR WRITTEN AGREEMENTS BETWEEN THE PARTIES.

BORROWER

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