INSTALLMENT NOTE AND DISCLOSURE STATEMENT

AMERICASH LOANS

LENDER AMERICASH LOANS OF MISSOURI, L.L.C.
422 N. 4TH ST.
ST. LOUIS, MO 63102
Ph. (314)621-1650 ~ Fax (314)621-9456

NAME AND ADDRESS OF BORROWER
NAYA BURKS
[redacted]
SAINT LOUIS, MO 63115

SOCIAL SECURITY [redacted]

LOAN NUMBER
1584
DATE OF THIS NOTE
03/25/2008

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
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 as scheduled.
240.00 %	$737.32	$1,000.00	$1,737.32

PAYMENT SCHEDULE: Your payment schedule will be 26 payments of **$66.82** due **every 7 days** beginning on **03/27/2008**.
PREPAYMENT: You may pay your loan early without any prepayment penalty. The amount due on prepayment will vary depending upon the unpaid principal balance at the time of prepayment.
See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled due date, prepayment refunds and penalties.

You have the right to receive at this time an itemization of the amount financed __ I DO (NOT) I DO NOT want an itemization of the amount financed.

INSTALLMENT NOTE

FOR VALUE RECEIVED, the undersigned ('Borrower') promises to pay to the order of *AmeriCash Loans of Missouri, L.L.C.* at 422 N. 4th St., St. Louis, MO 63102, or at such other place as *AmeriCash Loans of Missouri, L.L.C.* may designate, the principal sum of one thousand dollars and 00/100ths ($1,000.00) plus interest payable in twenty-six (26) consecutive installments of sixty six dollars and 82/100ths ($66.82) each (including principal and interest), beginning 03/27/2008, with interest at a rate of 240.00 % per annum payable on the principal balance remaining from time to time unpaid. All payments received on this Note shall be applied first to the payment of interest accrued to the date the payment is made and any amount remaining after application to Interest shall be applied to the reduction of unpaid principal. Interest after maturity, whether by reason of acceleration, default, or otherwise, shall be due and paid at the rate of 240.00 % per annum until all principal is paid. Interest on this Note will be computed based upon a 365 day year for the actual number of days elapsed. Any payment in excess that may occur at the end of the loan, on any loan(s) with *AmeriCash Loans of Missouri, L.L.C.* shall first be applied to any unpaid collection balances, fees, or current new loan balances if applicable, before any refund is issued. Once the refund has been confirmed for release, it will be issued to you, unless that refund is less than $1.00.

DEFAULT AND ACCELERATION PROVISION: In case of default in the payment of any installment hereof when due, or institution of any proceeding by or against Borrower under any bankruptcy or insolvency law, or assignment by Borrower for the benefit of creditors, or any execution, attachment, warrant or other process being served on Borrower, or admission by Borrower of Borrower's inability to pay Borrower's debts as the mature, or in case any information provided by Borrower to *AmeriCash Loans of Missouri, L.L.C.* shall be false or misleading at the time made, all obligations of Borrower under this Note shall, at the option of *AmeriCash Loans of Missouri, L.L.C.*, twenty (20) days after the date of a Right to Cure Notice, be immediately due and payable. If a lawsuit is instituted against borrower, Borrower agrees to pay on demand court costs and reasonable attorneys fees incurred or paid by *AmeriCash Loans of Missouri, L.L.C.* in collecting this Note up to fifteen percent of the amount due, all of which will be added to the balance due under this Note.

PREPAYMENT: Borrower may pay this Note in full at any time without premium or penalty. The amount due on prepayment shall be determined by first applying payments received on this Note to the payment of interest accrued to the date of prepayment, and any remaining sums received shall be applied to the unpaid principal.

OTHER TERMS: Borrower, for and on behalf of Borrower and each and every guarantor, endorser and other person or entity from time to time liable for the payment of this Note, (a) consents to deferment and extension of time of payment of this Note without notice, (b), waives diligence on the part of *AmeriCash Loans of Missouri, L.L.C.*, (c) waives any right to receive notice of acceptance of this Note or any such guarantee, of any credit that *AmeriCash Loans of Missouri, L.L.C.* extends to Borrower, of borrower's default, or of any action whatsoever that *AmeriCash Loans of Missouri, L.L.C.* takes regarding Borrower or any other such obligor, and (d) waives presentment, demand for payment, protest, notice of dishonor and all other demands and notices in connection with the delivery, acceptance, or enforcement of this Note. The construction, validity and enforcement of this Note shall be governed by the laws of the State of Missouri, without regard to the principles of conflicts of laws.

Borrower acknowledges receipt of a duplicate of this instrument before consummation of the loan and agrees that the above disclosure statement is incorporated herein by reference.

WITNESS: Monica Lee

BORROWER: Naya Burks

** ORIGINAL **

NOTICE: SEE OTHER SIDE FOR ADDITIONAL TERMS AND CONDITIONS

ADDITIONAL TERMS AND CONDITIONS

Arbitration Disclosure.
By signing this Agreement, you agree that if a dispute of any kind arises out of this Agreement or your application therefore or any instrument relating thereto, then either you or we or third-parties involved can choose to have that dispute resolved by binding arbitration as set forth in Paragraph 2 below. If arbitration is chosen, it will be conducted with the American Arbitration Association (the "AAA") pursuant to the AAA's Commercial Arbitration Rules. If you have any questions concerning the AAA or if you wish to obtain a copy of the AAA's Commercial Arbitration Rules, you may call (800) 891-4741 or visit *http://www.adr.org* on the World Wide Web.

Arbitration Provision.
Any claim, dispute, or controversy (whether in contract, tort, or otherwise, whether pre-existing, or future, and including statutory, common law, international tort, and equitable claims) arising from or relating to this Agreement or application for this transaction or advertisements, promotions, or oral or written statements relating to this Agreement or the relationships which results from this Agreement (including, to the full extent permitted by applicable law, relationships with third-parties who are not signatories to this Agreement or this Arbitration Provision) or the validity, enforceability, or scope of this Arbitration Provision or the entire Agreement (collectively "Claim"), shall be resolved, upon the election of you or us or said third-parties, by binding arbitration pursuant to this Arbitration Provision and the Commercial Arbitration Rules in effect at the time the Claim is filed. A party who has asserted a claim in a lawsuit in court may elect arbitration with respect to any claim(s) subsequently asserted in that lawsuit by any other party or parties.The Commercial Arbitration Rules may be obtained by calling the phone number or visiting the web site identified in Paragraph 1 above; provided, however, that if for any reason the AAA is unable or unwilling or ceases to serve as arbitration administrator, an equivalent national arbitration organization utilizing a similar code of procedure will be substituted by us. There shall be no authority for any claims to be arbitrated on a class action basis. **Further, an arbitration can only decide our or your Claim and may not consolidate or join the claims of other persons who may have similar claims.** Any participatory arbitration hearing that you attend will take place in the federal judicial district of your residence. At your written request, we will advance the first $50 of the filing and hearing fees for any Claim which you may file against us. The arbitrator will decide whether we or you will ultimately be responsible for paying any fees in connection with the arbitration. Unless inconsistent with applicable law, each party shall bear the expense of their respective attorney's, experts' and witness fees, regardless of which party prevails in the arbitration. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. Sections 1-16. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized by law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. This Arbitration Provision shall survive satisfaction of your contractual obligations and termination of this Agreement. If any portion of this Arbitration Provision is deemed invalid or unenforceable under the FAA, it should not invalidate the remaining portions of this Arbitration Provision.

Customer's Representations and Warranties.
By signing this Agreement, you hereby represent and warrant, and acknowledge our reliance thereon, that all information contained in your credit application and contained in this Agreement is true and correct. You further represent and warrant that you are not a debtor under any proceeding in bankruptcy, insolvency, or reorganization and that you have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code on or before the Payment Due Date.

Authorization to Verify Information.
By signing this Agreement, you hereby authorize us and our agents to verify the information contained in your credit application or contained in this Agreement through any source, including our accessing your bank account information to verify whether funds are available to pay your Check, our obtaining your credit report, and our obtaining your check-writing history from any consumer information database.

Dishonored Check Fee.
If, for any reason, your bank dishonors your Check and it is returned to us unpaid, you agree to pay us a dishonored check fee in amount equal to $25.00.

Bankruptcy.
I am not currently a party to a bankruptcy action, I have not filed nor had filed on my behalf a bankruptcy action within the past 90 days, and I do not currently plan to file or have filed on my behalf a bankruptcy action with the next 90 days.

DISCLOSURE STATEMENT

THIS DISCLOSURE STATEMENT is attached to, made a part of, and dated the same date as, that certain printed Installment Note and Disclosure Statement Number 1584 dated 03/25/2008 ("Loan Agreement") by and between *AmeriCash Loans of Missouri, L.L.C.* ("Lender") and NAYA BURKS ("Borrower"). The provisions of this Disclosure Statement are to be read consistently with the Loan Agreement; provided, however, that in the event of any inconsistencies between the Loan Agreement and this Disclosure Statement, this Disclosure Statement shall control.

If your pay date falls on a Saturday, your payment will be deducted on the Friday before that pay date. If your pay date falls on a Sunday, your payment will be deducted on the following Monday. If your pay date falls on a holiday your payment will be deducted on the business day prior to the holiday.

Account balance pending electronic debit(s) clearing *AmeriCash Loans of Missouri, L.L.C.* account. You will be responsible for any debits that do not clear as well as the dishonored check fee for each debit.

I have read, understand and agree to the terms and conditions of this Disclosure Statement.

PRIVACY POLICY DISCLOSURE

Regarding non-public personal information of customers of *AmeriCash Loans of Missouri, L.L.C.* EFFECTIVE JANUARY 1, 2004

This Disclosure covers all personally identifiable information about present or past customers regarding their present or past relationship with *AmeriCash Loans of Missouri, L.L.C.*.

Policy regarding providing non-public information about you or your transactions to outside marketers
AmeriCash Loans of Missouri, L.L.C. does not provide personal information about you or your transactions to outside companies for the purpose of their marketing services or goods to you.

Policy regarding providing information about you or your transactions to affiliated companies
AmeriCash Loans of Missouri, L.L.C. may share information about your transactions with its affiliated companies, including information you provided on your application, verification of such information, or an assessment of your transactions with individuals or companies listed in your application. Information may also be provided to consumer reporting agencies such as TeleTrack and/or TeleCheck and/or their respective subscribers.

Policy regarding providing information about you or your transactions to unaffiliated third parties
AmeriCash Loans of Missouri, L.L.C. shares non-public information on your current or past transactions with consumer reporting agencies, including but not limited to TeleTrack and/or TeleCheck and/or their respective subscribers. We also share such information with any law firms or collection agencies we engage in the collection of any debt owed us and/or to protect our contractual or other rights. *AmeriCash Loans of Missouri, L.L.C.* also may share your non-public, personal information to the extent you have expressly consented to the same in writing.

Other situations where disclosure of your non-public information may be required
AmeriCash Loans of Missouri, L.L.C. may be required to share your non-public personal information as required by federal, state or local laws or by court order.

Policy regarding categories of non-public personal information collected on you by us
The information we collect on you is categorized as follows:
(1) Information you provided on your application.
(2) Verification of such information and/or assessment of your transactions with individuals or companies listed in your application.
(3) Information provided by consumer reporting agencies such as TeleTrack and/or TeleCheck and/or their respective subscribers.

In-house policy on keeping your personal information secure
All personnel of *AmeriCash Loans of Missouri, L.L.C.* with access to your private personal information are required to maintain the confidentiality of that information while employed with the company and upon their separation there from. Employees who fail to maintain this confidentiality are subject to disciplinary procedures. The company maintains file and computer safeguards both during and after hours of business.

I hereby consent to *AmeriCash Loans of Missouri, L.L.C.* disclosing my non-public personal information.

Received, read and agreed to by:

Mark Burks 3/25/08

NAYA BURKS / Date