

DEFERRED PRESENTMENT SERVICES AGREEMENT

Date: 3/27/2009

Transaction Number CA377

Creditor: Alpha Omega Consulting Group, Inc.

Borrower Name: Ron Johnson

Borrower Address: 716 Vauxhall Drive, TN 37072

Borrower Social Security No: 456-78-9123

Borrower Phone Number: (615) 545-3333

CREDITOR PROVIDES THIS TRANSACTION PURSUANT TO THE ARIZONA DEFERRED PRESENTMENT COMPANIES ACT, A.R.S. §6-1251 ET SEQ.

Truth-In-Lending Disclosures

<i>ANNUAL PERCENTAGE RATE</i>	<i>FINANCE CHARGE</i>	<i>Amount Financed</i>	<i>Total of Payments</i>
<i>The cost of your credit as a yearly rate.</i>	<i>The dollar amount the credit will cost you.</i>	<i>The amount of credit provided to you or on your behalf.</i>	<i>The amount you will have paid when you have made all scheduled payments.</i>
<u>22800.00%</u>	<u>\$28.00</u>	<u>\$200.00</u>	<u>\$228.00</u>

This disclosure is provided pursuant to the Federal Truth-In-Lending Act, 15 U.S.C. §1601 et seq. ("TILA"). The Finance Charge is included in the calculation of the Annual Percentage Rate for TILA disclosure purposes only. Such disclosure does not affect the character of the Finance Charge under applicable state law.

Itemization of Amount Financed:	amount given to you directly	\$ <u>\$200.00</u>
	prepaid finance charge	\$ <u>\$28.00</u>

The Check(s) -- you have delivered to Creditor check number(s) _____ dated 3/27/2009.

In this Agreement, the terms "I", "me", "my", "you", "your", and "customer" all refer to the Borrower. The term "Creditor" refers to Alpha Omega Consulting Group, Inc.

Promise to Pay: I promise to pay to Creditor the amount shown in the TOTAL OF PAYMENTS box above.

Payment Schedule: My payment schedule will be ONE (1) payment of \$228.00 which is due on 4/10/2009, and Creditor agrees to defer presentment of the Check(s) until, 4/10/2009 (the "Due Date").

Security: I hereby grant Creditor a security interest in the Check(s). In the event that the Check(s) is(are) not redeemed on or prior to the Due Date, or if the Check(s) is(are) lost, stolen or destroyed or returned dishonored, I hereby authorize Creditor to debit my account by automated clearinghouse ("ACH") transfer for the full amount due and authorize the bank or lending institution on which the Check(s) is(are) drawn to allow such ACH debit transaction. **I understand that my performance under this Agreement is secured by Creditor's security interest in my Check(s).**

Prepayment: I have the right to pay off this loan early. If I pay off the loan early, I will not have to pay a penalty but I will not be entitled to a refund of any part of the FINANCE CHARGE shown above since the FINANCE CHARGE is fully earned at the time this Agreement is signed.

Creditor's Rights: If I fail to make any payment when due, Creditor may, after giving any notice required by law, declare the entire unpaid principal balance due under this Agreement and all accrued but unpaid fees immediately due and payable and I will then promptly pay that amount. In the event that I fail to make any payment when due, I authorize Creditor to charge me any additional fees, expenses and costs of collection reasonably incurred by Creditor including, without limitation, attorney's fees, court costs, costs of investigation and collection and other expenses of collection.

Dishonored Item Fee: I will pay Creditor an additional fee of \$25.00 in the event that any of the Check(s) shall be dishonored by my bank for any reason. Such payment shall be in addition to all fees, expenses and costs of collection (including, but not limited to, the expenses set forth under "Creditor's Rights" above) as may be incurred by Creditor

NO CUSTOMER MAY HAVE MORE THAN ONE DEFERRED PRESENTMENT SERVICES AGREEMENT OUTSTANDING AT ANY ONE TIME, AND THE FACE AMOUNT, EXCLUSIVE OF ANY FEES, CAN NOT EXCEED FIVE HUNDRED DOLLARS (\$500.00)

Rescission Rights: I may cancel this loan, without cost, at any time prior to the close of business on the business day immediately following the date of the loan by paying the AMOUNT FINANCED to Creditor in cash or other immediately available funds.

Borrower's Representations: I represent and warrant to Creditor that (a) all information made in my most recent application to Creditor is true, complete and correct as of the date hereof, (b) the bank account on which the Check(s) is(are) drawn is currently open and active, and will have sufficient funds on and after the Due Date to pay the money owed under this Agreement, (c) I will not stop payment on the Check(s) or take any other action that might result in the failure of my bank to pay the Check(s) on or after the Due Date, (d) I have been asked and I do NOT currently have any outstanding checks payable to any other deferred presentment company, and (e) I am not a debtor under any proceeding in bankruptcy, insolvency or reorganization, and I have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code on or before the Due Date. **I understand that Creditor is relying on the truth of my representations in making this loan.**

Assignment of Interest: Creditor may assign its rights and interest in this loan to other parties without notice to me.

General Provisions: Creditor may delay or forego enforcing any of its rights without losing them. I, and any other person who signs or endorses this Agreement, waive presentment, demand, protest, and notice of dishonor. Creditor may modify this loan without the consent of or notification to anyone other than the party with whom the modification is made. The laws of the State of Arizona shall govern this Agreement. Any provisions found to be invalid shall not invalidate the remainder hereof. Waiver of any default shall not constitute waiver of any subsequent default. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to you shall include all other persons primarily or secondarily liable hereunder. This Agreement shall be binding on Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Creditor's successors and assigns. This Agreement constitutes the entire agreement between the parties and may not be altered or amended unless made in writing duly executed by both parties. I consent to jurisdiction and venue in the courts of Maricopa County, Arizona.

Arbitration: The parties agree that any claim, dispute or controversy between them, OR any claim by either party against the other or the employees, agents, services, successors or assigns of the other, OR any claim arising from or relating to (a) this Agreement, (b) the relationships which result from this Agreement, or (c) any credit extended to me in connection with this Agreement, no matter by whom or against whom made including, without limitation, the validity of this Agreement or the validity, enforceability, applicability or scope of this agreement to arbitrate disputes as well as any claims alleging fraud or misrepresentation, shall be resolved by neutral binding arbitration by the American Arbitration Association ("AAA"), under the code of procedures for Consumer-Related Disputes or, if not applicable, the code of procedures for Commercial Dispute Resolution in effect at the time the claim is filed.

THE PARTIES UNDERSTAND THAT THEY WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE THROUGH A COURT AND TO HAVE A JUDGE OR JURY DECIDE THEIR CASE, BUT THEY CHOOSE TO HAVE ANY DISPUTES DECIDED THROUGH ARBITRATION. BINDING ARBITRATION MEANS NEITHER I NOR CREDITOR WILL HAVE THE RIGHT TO LITIGATE IN COURT OR TO HAVE A JURY TRIAL OR TO ENGAGE IN PRETRIAL DISCOVERY EXCEPT AS MAYBE PROVIDED IN THE APPLICABLE CODE OF PROCEDURE OF AAA. THE ARBITRATOR'S DECISION WILL GENERALLY BE FINAL AND BINDING. OTHER RIGHTS THAT WOULD BE AVAILABLE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION. THERE SHALL BE NO AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS. AN ARBITRATION HELD PURSUANT TO THIS AGREEMENT CAN DECIDE ONLY CLAIMS MADE PURSUANT TO THIS AGREEMENT, AND MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PARTIES WHO MAY HAVE SIMILAR CLAIMS.

Agreement Not to Bring, Join or Participate in Class Actions: To the extent permitted by law, by signing this Agreement, I agree that I will not bring, join or participate in any class action as to any claim, dispute or controversy I may have against Alpha Omega Consulting Group, Inc. or its agents, servicers, directors, officers, members, managers and employees. I agree to the entry of injunctive relief to stop such a lawsuit or to remove me as a participant in the suit. I agree to pay the costs Alpha Omega Consulting Group, Inc. incurs, including its court costs and attorney's fees, in seeking such relief. This agreement is not a waiver of any of my rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring or participate in class action suits is an independent agreement and shall survive the closing and repayment of the loan for which I am applying.

Statute of Limitations: I agree that any action or proceeding brought by me or on my behalf that in any manner is related to, arises from, is connected with, or concerns this Agreement must be brought within ninety (90) calendar days of the execution of this Agreement. I further agree that there shall be no tolling of this period for any reason or under any circumstances, and that any such action or proceeding brought by me or on my behalf after the expiration of this period is barred. I acknowledge and understand that I am agreeing to a shortened limitations period, and am waiving my rights to the statutory statute of limitations allowed by Arizona law.

Notice of Your Financial Privacy Rights

Alpha Omega Consulting Group, Inc. respects the privacy of its customers and is committed to treating customer information responsibly. "Nonpublic personal information" may be collected about you from the following sources: (a) information received from you on applications and other forms, (b) information about your transactions with us, such as payment history and loan balances, and (c) information received from consumer-reporting agencies. Alpha Omega Consulting Group, Inc. does not disclose any nonpublic personal information about its customers or former customers to anyone, except as permitted by law. Access to nonpublic personal information about you is restricted to those employees who need to know that information to provide products and services to you. Physical, electronic and procedural safeguards that comply with federal standards are in place to guard your nonpublic personal information.

I HAVE RECEIVED, READ AND UNDERSTAND A FULLY COMPLETED COPY OF THIS TWO-PAGE AGREEMENT. BY SIGNING BELOW, I AGREE TO ALL OF THE TERMS AND CONDITIONS SET FORTH IN THIS AGREEMENT, WHICH REPRESENTS THE SOLE AND FINAL AGREEMENT BETWEEN PARTIES.

Borrower:

Alpha Omega Consulting Group, Inc.

Its: Authorized Representative

Notice: You may request that the initial disclosure prescribed in the Federal Truth-In-Lending Act, 15 U.S.C. §1601 et seq., be provided in Spanish before signing any loan documents.

Aviso: Ud. puede pedir que los informes señalados en el decreto " truth in lending" <15 Código de los EE.UU. partes 1601 a 1666> se dispongan en español antes de firmar cualquier documentos de préstamo.