

ALPHA OMEGA CONSULTING GROUP

If you have questions, comments
or concerns, please call our
CUSTOMER COMMENT LINE
1-800-896-9062.

Lic# 100-0186 724 Highland Avenue, NC
Lic# 100-0187 3495 University Avenue, SD
Lic# 100-0188 3166 Midway Drive, SD

DEFERRED DEPOSIT LOAN AGREEMENT AND DISCLOSURE STATEMENT

Name Ronnie C Johnson and Shirley R Martin **Customer I.D. No.** 92
Home Address 1015 East Concord Avenue **City, State, Zip** Goodlettsville, TN 37072

This is our agreement with you setting forth the terms of your deferred deposit loan transaction. Before you sign below, please read this Agreement carefully, including the terms on page two (2). The words "you" and "your" refer to the customer signing this Agreement. The words "we", "us", and "ours" refer to ALPHA OMEGA CONSULTING GROUP. The boxed in disclosure are part of the terms and conditions of this agreement.

Deferred Deposit Loan Terms: You promise to pay us \$228.00 and have given us your check payable to ALPHA OMEGA CONSULTING GROUP for that amount. You acknowledge that you have received from us \$200.00 and agree that we may defer deposit of your check until 5/19/2006. The total fee we charge for this deferred deposit loan is \$28.00. The Annual Percentage Rate figure in the box below is based upon our fee being add-on interest, which we fully earn as of the date of the Agreement. We cannot make any deferred deposit transactions contingent on you purchasing any other product or service.

Right to Rescind: You have the right to cancel this loan at any time before the close of business on the next day we are open following the date of this loan. If you decide to cancel the loan, you must pay \$228.00 in the form of cash, a certified check, a cashier's check or a money order. If you cancel this loan, we will give your check back to you.

Itemization of Amount Financed of \$200.00

Itemization of Amount Given To You Directly \$200.00

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.
365.00%	\$28.00	\$200.00	\$228.00

Payment Schedule: One payment in the amount of \$228.00 due on 5/19/2006.

Check Number: 321

Prepayment: If you pay off your loan early you will not be entitled to a refund of any part of the finance charge.

See the terms on Page 2 of this Agreement for additional information about nonpayment and default

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Disclosures under the California Deferred Deposit Transaction Law

Information about the charges for your deferred deposit transaction is set forth above. A fee of \$20.00 may be charged if a check you give to us is returned for any reason. You cannot be criminally prosecuted or threatened with criminal prosecution for purposes of collecting a deferred deposit obligation. We may not accept any collateral in connection with a deferred deposit obligation. This is a deferred deposit transaction made pursuant to Financial Code Section 23035. This transaction is not subject to the provisions of Civil Code Section 1719, and you cannot be required to pay treble damages if your check does not clear. The Department of Corporations toll-free number for receiving calls concerning customer complaints and concerns is 1.800.ASK.CORP or 1800.275.2677.

Other Terms of Your Deferred Deposit Loan

Other Terms: If your check is lost, mutilated or destroyed so that it cannot be deposited into our bank account, you authorize us to print a check for the total of payments to present to your bank for payment. If your check is returned unpaid by your bank, we will charge you a one-time \$20.00 returned check fee. If your check is returned unpaid for insufficient funds, we may re-present your check electronically. Electronically re-presented checks will not be provided to you with our bank statement, but you can retrieve a copy of your check by contacting your financial institution. We will not seek or threaten you with civil action or criminal prosecution for the purpose of collecting your deferred deposit loan.

Arbitration: We and you each agree to submit any controversy, dispute or claim arising out of or relating in any way to this Agreement to final and binding arbitration administered by the Better Business Bureau, according to its Rules of Arbitration. BY SIGNING THIS AGREEMENT, YOU ACKNOWLEDGE AND AGREE YOU ARE WAIVING YOUR RIGHT TO SUE ALPHA OMEGA CONSULTING GROUP IN COURT AND TO HAVE A JURY TRIAL, AND THAT YOU ARE AGREEING INSTEAD TO RESOLVE ALL DISPUTES THROUGH BINDING ARBITRATION.

Notice of Your Financial Privacy Rights

We do not disclose any nonpublic personal information about our customers to anyone not affiliated with ALPHA OMEGA CONSULTING GROUP, except as permitted or required by law. We do not sell or otherwise disclose your nonpublic information to anyone not affiliated with ALPHA OMEGA CONSULTING GROUP for marketing or similar purposes.

Caution: It is important that you read this Agreement and Disclosure thoroughly before you sign it.

By signing below you acknowledge that (1) you have read and received a copy of this Deferred Deposit Loan Agreement and Disclosure; (2) you agree to the above terms and the other terms, including the Arbitration Agreement and Privacy Notice, set forth on the back of this agreement; and (3) there are no other outstanding deferred deposit loan transactions between you and ALPHA OMEGA CONSULTING GROUP.

Customer Signature

CC4L Authorized Representative Signature

(Date)