

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENT

ACH/EFT

Alpha Omega Consulting Group, Inc.

1. Unless the authorization in item 4 below is properly and timely revoked there will be a \$25.00 fee on any ACH debit entry items that are returned at the time of collection.

2. You authorize Alpha Omega Consulting Group, Inc. or their servicers and affiliates, to contact you at your place of employment or residence at any time up until 9:00 PM your local time, regarding your loan.

You represent that you have not recently filed for bankruptcy and have no present intentions of doing so.

4. You authorize us, Alpha Omega Consulting Group, Inc., or our servicer, agent, or affiliate to initiate one or more ACH debit entries (for example, at our option, one debit entry may be for the principal of the loan and another for the finance charge) to your Deposit Account indicated below for the payments that come due each pay period and/or each due date concerning every refinance, with regard to the loan for which you are applying. The Depository Institution named below, called BANK, will receive and debit such entry to your Checking Account.

Bank Name	Routing Number	Account No.
FIRST TENNESSEE BANK		101715155

This authorization becomes effective at the time we make you the loan which you are applying and will remain in full force and effect until we have received notice of revocation from you by certified mail return receipt and signature requested. It does not authorize us to make debit entries with regard to any other loan. You may revoke this authorization to effect an ACH debit entry to your Account by giving written notice of revocation to us, which must be received no later than 3 business days prior to the due date of your loan by certified mail. However, if you timely revoke this authorization to effect ACH debit entries you authorize us to prepare and submit one or more checks drawn on your Account on or after the due date of your loan. This authorization to prepare and submit a check on your behalf may not be revoked by you until such time as the loan is paid in full.

You also authorize Alpha Omega Consulting Group, Inc. or their services and affiliates in the event of default to enter one or multiple debit entries to any account you might have in the future, for up to three years, to collect this loan and all of the accrued interest and fees.

X _____
SIGNATURE

X _____ 11/14/2005
DATE

X _____
PRINT NAME

X _____
LOAN NUMBER

X _____
LOAN OFFICER