

**Alpha Omega Consulting Group, Inc.**

**AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENT**

1. IF YOU AUTHORIZE Alpha Omega Consulting Group, Inc. OR OUR SERVICERS TO AUTOMATICALLY WITHDRAW LOAN PAYMENTS FROM THE BANK ACCOUNT IDENTIFIED BELOW ("DEPOSIT ACCOUNT"), YOU MUST FILL IN YOUR BANK NAME, TRANSIT/ABA NO, AND DEPOSIT ACCOUNT NUMBER IN ITEMS 6A, 6B AND 6C BELOW, AND SIGN WHERE INDICATED BY THE (X) BELOW.

3. YOU AUTHORIZE Alpha Omega Consulting Group, Inc. OR OUR SERVICERS TO CONTACT YOU AT OR HOME AT ANY TIME UP TO 9:00 PM, YOUR LOCAL TIME, REGARDING YOUR LOAN.

4. YOU REPRESENT THAT YOU HAVE NOT FILED FOR BANKRUPTCY IN THE LAST YEAR AND HAVE NO PRESENT INTENTIONS OF DOING SO.

5. DEMAND UPON DEFAULT; If you break any of the covenants or representations contained within this Agreement, we may accelerate this loan and demand that you immediately pay all amounts due and owing, including, but not limited to, principal, interest and fees. You agree to waive notice of our intent to demand or actual demand for immediate payment of the accelerated balance.

6. BY SIGNING BELOW, YOU AUTHORIZE Alpha Omega Consulting Group, Inc., or our service agents, to initiate one or more ACH debit entries (for example, at our option, one debit may be initiated for the principal of the loan and another for the finance charge) to your Deposit Account indicated below for any scheduled payment that comes due with regard to the loan for which you are applying. The Depository Institution named below, called BANK, will receive and debit such entries to your Deposit Account. This Authorization Agreement does constitute a security interest in or to the Deposit Account, but is merely your authorization for us or our servicers to debit the account.

A. Bank Name: \_\_\_\_\_

B. Transit/ABA No. \_\_\_\_\_

C. Deposit Account No. \_\_\_\_\_

7. This Authorization becomes effective at the time we fund the loan for which you are applying and will remain in full force and effect until we have received written notice of termination from you in such time and in such manner as to afford us a reasonable opportunity to act on your notice. You authorize us to initiate a debit entry to your Deposit Account to pay all sums owed under the Loan Agreement on the date the loan comes due or any later time. If you revoke this Authorization before the loan is paid in full, you will forfeit the discounted interest rate and all outstanding loan amounts will be subject to the higher interest rate quoted you at the time you opted for ACH Authorization.

PRINT NAME: ANDRE HARRIS

SIGNATURE (X) \_\_\_\_\_

DATE 11/12/2005

BY SIGNING ABOVE, YOU ACKNOWLEDGE READING AND AGREEING TO THE STATEMENTS IN ITEMS 2, 3 AND 5, AND THE AUTHORIZATION IN ITEM 6.

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