

Alpha Omega Consulting Group, Inc.

11/13/2005

716 Vauxhall Drive
Nashville, TN 37221
(615) 662-9537

LUCILLE HOWARD
3954 ROLAND BLVD.
NASHVILLE, TN 37201

Re: Loan Number CA74717

Dear LUCILLE HOWARD,

This letter is to advise you that your check in the amount of \$295.00 was returned by your bank unpaid.

If at this time you are unable to pay the amount due, please call me at (615) 662-9537 so that we can discuss this matter and perhaps make special arrangements. I am more than willing to make every effort on working with you to bring your account current.

Please respond at your earliest convenience.

Thank you,

Mike Burch
Manager

If payment has been made please disregard this notice