

Alpha Omega Consulting Group, Inc.

716 Vauxhall Drive, Nashville, TN 37221

(615) 662-9537

11/13/2005

Ron Jones
1015 East Bobby Court
Millersville, TN 37072-

ATTENTION

This letter is to inform you that due to your ONTIME payments, your account qualifies for a reduction in the interest rate on your Car Title Loan Account.

Your Accounts New Rate is 22.00% per month.

Your account, with continued ONTIME payments will continue to drop after (5) consecutive ONTIME payments.

If your account becomes PAST DUE your new current rate will default back to the maximum rate of 22% per month.

I understand that if I do not make my
payments ONTIME my account will
default back to 22% per month.

Customers Signature

Thank you for your business

Alpha Omega Consulting Group, Inc.

Customers Signature