

Alpha Omega Consulting Group, Inc.

716 Vauxhall Drive
Nashville, TN 37221
Telephone (615) 662-9537
Facsimile (615) 662-8383

Sunday, November 13, 2005

Ron Jones
1015 East Bobby Court
Millersville, TN 37072-

Re: Renewal Notice

Your Motor Vehicle Title Pledge Agreement, number TL11N will renew on 12/13/2005 unless you pay the balance of \$1,201.64 on or before 12/12/2005. Upon the 30-day renewal, you will owe monthly interest of 2.00% and a monthly fee of 20.00%. The total of these costs as an annual percentage rate is 264.00%. The detail of the renewal is as follows:

Original Principal Balance	\$1,000.00
Present Loan Balance	\$1,201.64
Monthly interest to be added	\$20.00
Monthly fee to be added	\$200.00
The dollar amount this credit will cost you for this additional 30-day period	\$220.00
Total due after 12/12/2005	\$1,421.64

Your payment schedule will be as follows:

Payment Date	Payment Amount
1/11/2006	\$220.00

Our business hours are Monday - Friday 9:00 a.m. - 6:00 p.m., Saturday 9:30 a.m. - 1:30 p.m.. If you have any questions or problems, please feel free to contact me at (615) 662-9537.

Sincerely,

Mike Burch