

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

Re : Notice of Adverse Action

Dear Applicant,

Thank you for applying to Alpha Omega Consulting Group, Inc. for a short-term loan. After carefully reviewing your application, we're sorry to advise you that we cannot grant you a loan at this time.

If you would like a statement of specific reasons why your application was denied, please contact us at the address listed below within sixty (60) days of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Lender : Alpha Omega Consulting Group, Inc.
Address: 716 Vauxhall Drive
 Nashville, TN 37221
Telephone (615) 662-9537

/_/ If checked, our credit decision was based in whole or in part on information we received from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you have received this letter, for the disclosure of the nature of that information.

Sincerely,

Alpha Omega Consulting Group, Inc.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided of course that the application has the capacity to enter into a binding agreement); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has exercised any right under Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington D.C., 20580.