

**LENDER:**

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

**BORROWER:**

RON W JONES  
 1015 EAST BOBBY COURT  
 MILLERSVILLE, 37072-  
 (615) 855-1999

### Disclosure Made in Compliance with Federal Truth in Lending Act.

ANNUAL PERCENTAGE RATE	Method of Computing The Balance used in Calculated Finance Charges.	OTHER CHARGES
<b>A fixed rate of 240.00% ( 0.66% daily periodic rate.)</b>	<b>Average Daily Balance (including new cash advances)</b>	<b>\$10 Charge to record Lien on borrower's certificate of title</b>

In this Motor Vehicle Equity Line of Credit Agreement ("Agreement"), the words "you" and "your" mean each and every borrower who signs this Agreement. "Account" or "MVELOC" means your Motor Vehicle Equity Line of Credit account with Alpha Omega Consulting Group, Inc. The words "we", "us" and "our" refer to Alpha Omega Consulting Group, Inc.

1. Account - Upon approval for your motor vehicle equity line of credit, a line of credit will be set by us secured by the motor vehicle described in the "Personal and Vehicle Information" section of this Agreement ("motor Vehicle"). You will be allowed to take cash advances from this Account from time to time up to the credit limit established by Alpha Omega Consulting Group, Inc.
2. Payment - Your First payment will be due in 15 days. Each month you will receive via U.S. Mail a statement showing your account information, including new cash advances, accrued finance charges, your new balance and your minimum monthly payment. You must pay at least the minimum monthly payment shown on your statement by the due date, in cash (USD), certified check or money order. Your minimum payment is comprised of the all charges, finance charges up to the billing cycle closing date, plus 10 % of the outstanding cash advance amount. WE SUGGEST THAT YOU PAY AS MUCH AS YOU CAN EACH MONTH TO REDUCE THE PRINCIPLE AMOUNT YOU OWE TO Alpha Omega Consulting Group, Inc.
3. Other Charges, Payment Application - All payments received by us will be applied first to the lien fees set forth by the state, which you agree to pay under this agreement, and then applied to the accrued finance charges for the billing cycle. Any payment in excess of finance charges will be applied to the principle balance.
4. No Grace Period - This account has no grace period on any transaction or outstanding balance. The Motor Vehicle Equity Line of Credit accrues interest from the date of any cash advance.
5. Calculation of Finance Charges - Finance charge under this agreement will be calculated on simple interest basis and shall accrue at a daily rate of 0.66% (APR 240.00% ) to the "average daily balance" of your Account (including transactions). The average balance is comprised of the beginning balance of your Account each day, add any new cash advances, and subtract any payments or credits and unpaid finance charges, equals the daily balance.
6. Security Interest - You hereby grant us a security interest pursuant to the Uniform Commercial Code in the Motor Vehicle, all accessories and accessories to the Motor Vehicle, and all proceeds related therein including all insurance proceeds or refunds of insurance premiums related to the Motor Vehicle ( all such property therein referred to as "Collateral").
7. Right to Reappraise Collateral, Request Income Information and Duty to Inform About Change in Circumstances - The Motor Vehicle Equity Line of Credit established for your Account is based on the value of the Collateral and your income. You agree we have the right to reappraise the Collateral and/ or demand proof of your current income from time to time upon reasonable notice. You further agree we have the right to increase or decrease your credit limit based upon the condition of the Collateral and/or your current income. You agree to provide access to the Collateral at the location where this Agreement was executed during normal business hours and within a reasonable amount of time after demand. You further agree to immediately inform us of any significant change in circumstances regarding your income or the value of the Collateral, including but limited to, any damage occurring to the Collateral of any significant change in its mechanical condition.
8. Representations and Warranties - You represent and warrant that (a) you have the right to enter into this Agreement, (b) you are at least 18 years of age, (c) you understand that no credit insurance is offered with this Agreement, (d) that the Motor Vehicle is not stolen, has no liens or encumbrances against it, and that you will not attempt to transfer any interest in the Motor Vehicle or seek duplicate title, (e) you will not move the Motor Vehicle from the state of residence while any balance remains unpaid, and (f) notify Alpha Omega Consulting Group, Inc. of change of residence address or phone number.
9. Default - You will be in default under this agreement: (a) if you fail to make any required payment by the payment due date; (b) if you fail to keep any of your promises under this agreement; any representation or information made by you to us is false or misleading.

10. Our Rights in the event of Default - If you are in default under this Agreement, we may, at our discretion, do any one or more of the following: (1) declare the whole outstanding balance due on your Account immediately due and payable and proceed to collect it; (2) foreclose upon our lien and liquidate the Collateral securing this Agreement according to law, including using self-help repossession; (3) close your Account or lower your credit limit; (4) exercise all other rights, powers, and remedies given by law; and (5) recover from you all charges, costs and expenses, including all collection costs and reasonable attorney's fees incurred or paid by us in exercising any right, power or remedy provided by this Agreement or by law.
11. Repossession of the Motor Vehicle - Repossession means that, if you are in default under this Agreement, we can take Motor Vehicle from you. To take the Motor Vehicle, we can enter your property, or the property where the Motor Vehicle is stored, so long as is done peacefully. If the Motor Vehicle is repossessed, you have the right to get it back by paying the entire amount you owe under this Agreement, not just the past due payments, plus the cost of taking and storing the Motor Vehicle and any other expenses that we have incurred. We will send you a written notice of sale at least fifteen (15) days before selling the Motor Vehicle. If you do not redeem the Motor Vehicle by the date shown on such notice, we can sell it. We will use the net proceeds of the sale to pay all or part of your indebtedness to us. To calculate net proceed, any charges for taking and storing the motor Vehicle, cleaning and advertising, repairing if necessary, and any reasonable attorney's fees and court costs will be subtracted from the selling price. If you owe us less than the net proceeds of sale, we will pay you the difference unless we are required to it to someone else. If you owe more than net proceeds of sale, you will continue to owe this amount. After repossession, you will have 15 days to go to the location where the vehicle is stored and claim any personal articles left in the vehicle. Any personal articles not claimed with 15 days of repossession are subject to disposal.
12. Joint Liability - This agreement, signed by more than one person, can make both of you liable. We may choose to enforce our rights against one of you without affecting our rights as to the others. We can and may also release one of you without releasing the others.
13. Cancellation - You may cancel you Account at any time by submitting written notification, plus by paying your account in full including all fees and accrued Finance Charges. We may suspend making future cash advances on your Account at any time and in our sole discretion if we in good faith believe that we are in jeopardy of not being repaid as agreed by giving written notice to you, provided that if such suspension is made pursuant to this paragraph, you will be allowed to repay any remaining balance over time pursuant to this Agreement.
14. Notice of Change - Any notice or change of terms of this Agreement made by us will be declared reasonable if sent to you at the address set forth in the "Personal and Vehicle Information" section of the Agreement. The changes in this Agreement are not limited to the method of computing all Finance Charges and the Annual Percent Rate. If we make changes to the Agreement and you are not in agreement with said changes, you must notify us in writing with sixty (60) days and you must pay us with such notice in full the outstanding balance of you Account. If you do not take these actions you will have agreed to the change(s) in the notice.
15. General - (1) You agree to deposit with us a duplicate set of keys of the Collateral upon signing said agreement; (2) you agree to pay the maximum amount allowed by law plus any actual expenses incurred in connection with any check given to us which is not honored for any reason, despite our not being under the obligation to take personal checks; (3) you shall bear the entire risk of loss or damage to the Motor Vehicle while it is in your possession; (4) you agree to indemnify and hold us harmless from any and all claims for property damages or personal injuries arising from you operation of the Motor Vehicle, including but not limited to, all judgments, attorney's fees, court costs and any incurred expenses; (time is of the essence of this Agreement; and (5) this Agreement constitutes the entire Agreement between the parties and no other agreements, representations or warranties other than those stated herein shall be binding unless reduced in writing and signed by all parties.
16. Notices - Any notice we are required to provide under this Agreement or applicable law will be declared reasonable if sent to you at the address provide by you via regular mail.
17. Governing Law; Enforceability; Paragraph Headings - This Agreement shall be construed, applied and governed by the laws of the State of Iowa. The unenforceability or invalidity of any portion of this Agreement shall not render unenforceable or invalid the remaining hereof. The paragraph headings in this Agreement are for convenience only and do not limit any of its provisions. You agree that if we grant any waiver, modification or other indulgence of any kind at any time, it shall apply only to the specific instance and will not act as a waiver, modification or indulgence for any other or future act, event or condition. We may delay enforcing any of our rights under this Agreement with losing them.
18. Arbitration and Waiver of Jury Trail - You and Express Loans agree that the transactions contemplated by and occurring under, this Agreement involve "commerce" under the Federal Arbitration Act ("FAA") (\$U.S.C. §§1 et. Seq.). Any and all disputes, controversies or claims (collectively, "claims" or "claim"), whether preexisting, present or future, between you and us, or between you and any of our officers, directors, employees, agents, affiliates, or shareholders, arising out of or related to this Agreement (save and except our right to enforce your payment obligations in the event of default, by judicial or other process, including self-help repossession) shall be decided by binding arbitration under the FAA. Any and all claims subject to arbitration hereunder, asserted by any party, will be resolved by any arbitration proceeding which shall be administered by the American Arbitration Association under its Commercial Arbitration Rules (the "Arbitration Rules"), as presently published and existing. However, in the event that you initiate arbitration, you shall pay the first \$125.00 of the filing fee required by the Arbitration Rules, and we will pay the remaining amount of such fee, as well as any required deposit. In the event we initiate arbitration, we shall pay the entire amount of the filing fee and any required deposit. The parties agree to be bound by the decision of the arbitrator(s). Any issue as to whether this Agreement is subject to arbitration shall be determined by the arbitrator. This agreement to arbitrate will survive the termination of this Agreement. BY AGREEING TO ARBITRATE DISPUTES, YOU WAIVE ANY RIGHT YOU MAY OTHERWISE HAVE HAD TO LITIGATE CLAIMS THROUGH A COURT OR TO HAVE JURY TRIAL.

DO NOT SIGN THIS AGREEMENT BEFORE YOU HAVE READ IT AND UNDERSTAND THE TERMS AND CONDITIONS OF THE MOTOR VEHICLE EQUITY LINE OF CREDIT.

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
EMPLOYEE

Alpha Omega Consulting Group, Inc.

716 Vauxhall Drive

Nashville, TN 37221

(615) 662-9537

# ADDITIONAL DISCLOSURE

Date: 11/14/2005

Amount of  
Cash Advance: \$500.00

AMOUNT OF INTEREST  
CHARGED ON  
A DAILY BASIS 0.657534%

ANNUAL PERCENTAGE RATE 240.00%

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
EMPLOYEE

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

4389

**Customer Name**            **RON W JONES**  
**Account #**                **TL12R**  
**Date of Credit Line**      **11/14/2005**  
**Amount of Credit Line**    **\$0.00**  
**Amount of Cash Advance**   **\$500.00**  
**Date of Cash Advance**     **11/14/2005**

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
EMPLOYEE

# PERSONAL AND MOTOR VEHICLE INFORMATION

Account Holder(s) Information:

Name: JONES RON W  
Last Name: First Name: Middle Initial:

Name: \_\_\_\_\_  
Last Name: First Name: Middle Initial:

Address: 1015 EAST BOBBY COURT  
MILLERSVILLE 37072-  
City: State: Zip:

*I (We) hereby acknowledge that I (we) have read the terms and conditions of this Motor Vehicle Equity Line of Credit Agreement, and all disclosures of rates and fees contained therein, and that I (We) agree to be bound by the terms, conditions and all amendments of this agreement.*

Signature: \_\_\_\_\_ Date 11/14/2005

Signature: \_\_\_\_\_ Date 11/14/2005

## Motor Vehicle Information

Year: 1992 Make: buick  
Model: century VIN: 32132132132132112

Account Information: 4389

Account Number: TL12R Credit Limit: \$0.00

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
CO-BORROWER

\_\_\_\_\_  
EMPLOYEE