INSTALLMENT LOAN AND SECURITY AGREEMENT

Lender : Alpha Omega Consulting Group 716 Vauxhall Drive Nashville, TN 37221 866-802-5742	**Todays Date:** 10/7/2008 **Current Time:** 2:26:44 PM **Contract Number:** TL205 **Maturity Date:** 1/7/2009
Borrower: TIFFANY JONES 155 WINDWARD WAY TESTCITY, TN 37221 Home Phone: Work Phone:	**Motor Vehicle** **Make:** **Model** **Year:** **VIN:**

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
117.74%	*$108.25*	*$1,082.48*	*$1,190.73*

Security: You are giving a security interest in Your Motor Vehicle

Prepayment: If you pay off early you will not have to pay a penalty.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

ITEMIZATION OF AMOUNT FINANCED

Amount Given to you Directly	$1,082.48
Amount paid on your account	$0.00
Amount paid to public officials	$0.00
Amount paid to	$0.00
Prepaid finance charge	$0.00
Amount Financed	*$1,082.48*

Your Payment Schedule Will Be:

One payment of $1,190.73 due on 11/7/2008

Promise to Pay. BORROWER promises to pay to LENDER in immediately available United States currency, the Total of Payments shown above at LENDER's address when due in accordance with the Payment Schedule shown above until the Amount Financed together with accrued and unpaid finance charges have been fully repaid together with any costs incurred by LENDER in foreclosing upon its lien. All sums due hereunder shall be paid without prior demand, notice or claim of set off. BORROWER, without penalty has the right to fully prepay the Amount Financed at any time prior to maturity.

INTEREST CALCULATION: Payment Applications. Interest under this Agreement will be calculated on a simple interest basis and shall accrue at a daily rate of 1/365 of the Annual Percentage Rate multiplied by the unpaid balance (the Amount Financed less the amount it has been reduced by payments) for each day that any amount remains due to LENDER. All payments shall be applied first to accrued interest, then any costs due to LENDER other than the unpaid principal amount, and finally to the unpaid principal amount.

SECURITY AGREEMENT: To secure the BORROWER'S obligations under this Agreement and any extensions or renewals hereof, BORROWER hereby grants to LENDER a security interest in the Motor Vehicle described herein, all accessions and accessories thereto, and all proceeds thereof, including but not limited to all insurance proceeds or refunds of insurance premiums related thereto.

CONFIDENTIAL
FILE COPY

Borrower's Initials: _____

Event of Default. The following constitute events of default under this Agreement: (a) BORROWER does not pay the full amount of an installment payment when due; (b) BORROWER fails to keep any of BORROWER's promises under this Agreement; or © any representation or information given to the LENDER by BORROWER is false or misleading.

LENDER's Rights in the Event of Default: Upon the occurrence of any event of default, the LENDER may at its option, and without notice or demand, do any one or more of the following: (a) declare the whole outstanding balance due under this Agreement due and payable at once and proceed to collect it; (b) foreclose upon its lien, including repossession and liquidation of any Collateral securing this Agreement according to law; (c) exercise all other rights, powers and remedies given by law; and (d) recover from BORROWER all charges, costs and expenses, including all collection costs and reasonable attorneys' fees incurred or paid by the LENDER in exercising any right, power or remedy provided by this Agreement or by law, together with interest on such collection costs and fees at a rate equal to the Annual Percentage Rate. In the event of monetary or non-monetary default, the finance charge shall continue to accrue until the Amount Financed, together with all accrued and unpaid finance charges and costs, is fully repaid.

If the Motor Vehicle pledged as security is used primarily for BORROWER's personal, family or household purposes, and BORROWER has paid, at the time of repossession, an amount equal to thirty percent (30%) or more of the total of payments due, BORROWER may, within fifteen (15) days of such repossession reinstate the Agreement and recover the Motor Vehicle from LENDER by paying all amounts due and payable, during any non-monetary default under this Agreement, and tendering any reasonable costs or expenses incurred by the LENDER in the retaking of its Collateral. Tender of payment and performance under this paragraph restores BORROWER to his rights under this Agreement as though no default had occurred. Provided, however, BORROWER has the right to reinstate the Agreement and recover the Collateral from the LENDER only once under this provision.

ADMINISTRATIVE PROVISIONS: This Agreement shall be construed, applied and governed by the internal laws of the State of Illinois in which it is executed. The unenforceability or invalidity of any portion of this Agreement shall not render unenforceable or invalid the remaining portions hereof.

_____ **Arbitration and Waiver of Jury Trial: Any and all disputes or disagreements between the parties to this Agreement or any prior Agreement between them (except the LENDER's right in any suit to enforce the BORROWER's payment obligations in the event of default, by judicial or other process, including self-help repossession) shall be submitted to binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association and shall brought in the county where this agreement was executed, unless otherwise agreed upon between the parties. Judgment on the arbitrator's award may be entered by any court of competent jurisdiction. Each party waives all rights to a jury trial, whether the claim is submitted to arbitration or decided by a court. Any issue as to whether this Agreement is subject to arbitration shall be determined by the Arbitrator. The parties agree that this Agreement evidences a "transaction involving commerce" under the Federal Arbitration Act and each party hereby waives any right to claim otherwise.**

DO NOT SIGN THIS AGREEMENT BEFORE YOU HAVE READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU WILL RECEIVE A COMPLETED COPY OF THIS AGREEMENT.

PRIVACY NOTICE

"We do not disclose any nonpublic personal information to anyone, except as permitted by law."

_____

Signature of Borrower

Cook, IL 12/01

CONFIDENTIAL
FILE COPY

Alpha Omega Consulting Group
716 Vauxhall Drive
Nashville, TN 37221
866-802-5742

Reminder to Borrower Statement

I, The undersigned borrower(s) have read this document and understand that this loan is offered at very high interest rate. Alpha Omega Consulting Group, asks all borrower(s) to seek alternative sources of financing if at all possible. A repayment plan can be offered to assist you in repaying this loan in a timely manner. If you have no other source(s) to use for financing please pay as much as possible up and above the monthly interest payment due each month. This is a 90 day loan as long as the finance charges are paid every 30 days. All our loans need to be paid every 30 days from the date of the last payment. A complete minimum due payment is required every 30 days to allow the customer to renew the loan for another 30 days. Alpha Omega Consulting Group will go over the contract and disclosure form with all borrowers to their complete satisfaction

Borrower(s) Date

CONFIDENTIAL
FILE COPY