

INSTALLMENT LOAN AGREEMENT

Lender : Alpha Omega Consulting Group, Inc. Address: 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537	Todays Date: 11/14/2005	Contract Number: CA76100R
Borrower: Name : RON W JONES Address: 1015 EAST BOBBY COURT MILLERSVILLE, MO 37072- Home Phone: (615) 855-1999 Work Phone: 615-662-9537	Maturity Date: 11/28/2005 Borrower data DOB: 4/24/1958 SSN: 545-45-4544 Bank FIRST TENNESSEE BANK Account Number 101715155 Check Number: 123	

DISCLOSURES REQUIRED UNDER THE FEDERAL TRUTH-IN-LENDING ACT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
<i>The cost of your credit as a yearly rate</i>	<i>The dollar amount the credit will cost you</i>	<i>The amount of credit provided to you or on your behalf.</i>	<i>The amount you will have paid after you have made all payments as scheduled</i>
469.29%	\$36.00	\$200.00	\$236.00

Security: You are giving a security interest in the above Check(s)

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.

Payment Schedule

Number of Payments:	1
Due on:	11/28/2005
on or before 12:00 p.m. (noon)	

ITEMIZATION OF AMOUNT FINANCED

Itemization of the Amount Financed of :	\$200.00
\$200.00	Amount given to you directly.
\$0.00	Amount paid prior to loan.

This installment Loan Agreement ("Agreement") is executed by and between BORROWER and LENDER on the date set forth above.

1. **Promise to Pay.** BORROWER promises to pay to LENDER, in immediately available United States currency at LENDER's address, the Total of Payments shown above in accordance with the Payment Schedule until the Amount Financed together with accrued and unpaid finance charge have been fully repaid. All sums due hereunder shall be paid without prior demand, notice or claim of set off. Interest under this Agreement will be calculated on a simple interest basis and shall accrue at a daily rate of 1/365th 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. BORROWER, without penalty, has the right to prepay the Total of Payments at any time prior to maturity. In the event of prepayment, BORROWER shall be obligated to pay only the finance charges that have been earned on a daily pro rata basis.

2. **Check Requirements.** In consideration of LENDER advancing to BORROWER the amount printed above as Amount Financed, BORROWER agrees to provide LENDER a check from BORROWER's bank account made payable to the order of LENDER and totaling the amount printed above as Total of Payments (the "Check"). BORROWER hereby grants LENDER a security interest in the Check to secure BORROWER'S payment obligations hereunder. LENDER agrees to defer presentation of the check until after 12:00 p.m. (Noon) on date printed above in the Payment Schedule (the "Maturity Date"). On or before 12:00 p.m. (Noon) on the Maturity Date, BORROWER agrees to redeem the Check by paying to LENDER in cash or certified funds the Total of Payments, less any unearned finance charge. If BORROWER does not redeem the Check by 12:00 pm.. (Noon) on the Maturity Date, LENDER will present the Check to BORROWER's bank for payment. In such event, BORROWER agrees to have sufficient funds in BORROWER's bank account by 12:00 p.m. (Noon) on the Maturity Date for the Check to be honored by BORROWER's bank. The consideration being given by BORROWER to LENDER in exchange for LENDER's deferring presentment of the Check is the Finance Charge printed above.

3. **Default.** The following constitute events of default under this Agreement: (a) BORROWER fails to keep any of BORROWER's promises under this Agreement, including the promise to pay pursuant to the Payment Schedule listed above; (b) if the Check is dishonored by BORROWER's bank upon presentment; or (c) any representation of information given to LENDER by BORROWER is false or misleading.

Borrower's Initials: _____

4. LENDER's Rights in the Event of Default. Upon BORROWER's default, LENDER may at its option, and without notice or demand, do any one or more of the following: (a) declare the entire outstanding balance due under this Agreement due and payable at once and proceed to collect it; and/or (b) charge BORROWER a dishonored check fee in an amount equal to the cost incurred by LENDER for each check dishonored; (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.
5. BORROWER's Representations and Warranties. BORROWER represents and warrants that the above bank account is open and in good standing at the time of signing this Agreement. BORROWER represents and warrants that so long as any amount due under this Agreement remains unpaid that BORROWER will keep said bank account open and will have sufficient funds therein to repay this Agreement on the Maturity Date if the Check is not redeemed by BORROWER. BORROWER represents and warrants that BORROWER has the right to enter into the Agreement, is at least 18 years of age, and understands that no credit insurance is offered with this Agreement.
6. General Provisions; Governing Law; Enforceability. Time of the essence of this Agreement. This Agreement shall be construed, applied and governed by the laws of the State of Illinois. The parties agree that the transaction governed by this Agreement is not a "Short-term loan" and that LENDER is not a "Short-term Lender" as those terms are used in 38 Ill. Adm. Code 110.300 et seq. The unenforceability or invalidity of any portion of this Agreement shall not render unenforceable or invalid the remaining portions hereof.
7. Arbitration Provision. 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. 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.

IN WITNESS WHEREOF, the parties have hereunto set forth their hands and seals on the date stated above.

IMPORTANT NOTICE REGARDING CUSTOMER PRIVACY

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency.

We do not disclose any non-public personal information about our customers or former customers to anyone except to our affiliates and nonaffiliated third parties working on our behalf as provided by law.

We restrict access to non-public personal information about you to those employees who need to know that information and to our affiliates and nonaffiliated third parties working on our behalf to provide products and services to you, to administer your account, or to collect any money or collateral due us. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard this non-public personal information.

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.

Signature of Borrower

BORROWER authorizes LENDER to electronically debit LENDER BORROWER'S bank account to collect the amount owed under this Agreement.

(BORROWER initials)

LENDER

by: Its Authorized Representative