

INSTALLMENT LOAN AND SECURITY AGREEMENT

Lender : Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537	Todays Date: 11/14/2005 Current Time: 9:31:20 AM Contract Number: TL13R Maturity Date: 12/14/2005
Borrower: RON W JONES 1015 EAST BOBBY COURT MILLERSVILLE, TN 37072- Home Phone: (615) 855-1999 Work Phone: 615-662-9537	Motor Vehicle Make: buick Model century Year: 1992 VIN: 32132132132132112

Annual Percentage Rate The cost of your credit as a yearly rate. <p style="text-align: center;"><i>24.00%</i></p>	Finance Charge The dollar amount the credit will cost you. <p style="text-align: center;"><i>\$20.00</i></p>	Amount Financed The amount of credit provided to you or on your behalf. <p style="text-align: center;"><i>\$1,000.00</i></p>	Total of Payments The amount you will have paid after you have made all payments as scheduled. <p style="text-align: center;"><i>\$1,020.00</i></p>	
Your Payment Schedule Will Be:				
	Number of Payments:	Amount of Payment	Payments are due	First Payment due
	1	\$1,020.00	Monthly	12/14/2005
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	\$1,000.00
Amount paid on your account	\$0.00
Amount paid to public officials	
Amount paid to others on your behalf	\$0.00
Prepaid finance charge	\$0.00
Amount Financed	<i>\$1,000.00</i>

PROMISSORY NOTE: I/We the undersigned BORROWER promise, jointly and severally, to pay to LENDER, (or subsequent holder of this note) the sum of: \$1,000.00, plus interest thereon at the rate of 24.00% per annum, until paid in full payable in 1 payments of \$1,020.00 beginning on 11/14/2005 at LENDER'S officer, at the above address (or such other place as to which written notice may be given). I/We also agree to pay a \$25.00 fee for any instrument returned by any financial institution on which it is drawn.

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.

DELINQUENCY CHARGE: Borrower will be charged a delinquency charge of \$10.00 for any installment that is paid 10 or more days past the due date.

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.

Borrower's Initials: _____

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 be brought in McHenry County, Illinois. 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