

## Consumer Credit Disclosure - Loan Agreement

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.
<b>469.29%</b>	<b>\$36.00</b>	<b>\$200.00</b>	<b>\$236.00</b>

**PAYMENT SCHEDULE:** One payment of \$236.00 will be due on 11/28/2005, which is the maturity date.

**SECURITY:** You are giving a security interest in: Your post-dated check(s) and wage assignment.

**PREPAYMENT:** If you pay off early, you will be entitled to a Pro-Rata rebate. See your contract documents for additional information about nonpayment, default and any required repayment in full.

Acct. No.: CA76100R  
 RON W JONES  
 1015 EAST BOBBY COURT  
 MILLERSVILLE, 37072-  
 Home:(615) 855-1999 Work:615-662-9537  
 Soc. Sec. Number: 545-45-4544

Date Made: 11/14/2005      Date Due: 11/28/2005  
 For Value received the Undersigned jointly and severally promise to pay to the order : Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 the amount above as the total of payments according to the payment schedule as shown above. The Finance charge has been precomputed at the above described Annual Percentage Rate agreed to by the lender and the borrower(s) on the scheduled unpaid principal balances of the Amount Financed in accordance with the provisions of the Illinois Consumer Loan Act. Default in the payment of any installment shall at the option of the holder hereof and without notice or demand render the entire sum remaining up and at once due and payable. After default, borrower(s) agree to pay reasonable attorney fees and court costs incurred in the collection of this note.

**ITEMIZATION OF THE AMOUNT FINANCED:** (1)  
 Amount given to you directly: \$200.00

(2) Amount paid on account no. with us:  
 \$0.00.

**NSF FEES:** If any check received for payment is returned unpaid a \$25.00 will be assessed.

**NOTICE TO CONSUMER:** 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.

I do not have any outstanding 'short-term loans' within the last fifteen (15) days. \_\_\_\_\_  
 Loan proceeds made to me in the form of Check Number \_\_\_\_\_ Signature

Matters involving improprieties in the making of this loan or loan collection practices may be referred to the Illinois Department of Financial Institutions, Consumer Credit Division, 500 Iles Park Place ste 314, Springfield, IL 62718.

I have received from Alpha Omega Consulting Group, Inc. a toll free number for the Illinois Department of Financial Institutions that I can call for information regarding debt management services.

\_\_\_\_\_  
 Signature

**PRIVATE POLICY DISCLOSURE:** WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT OUR CUSTOMERS EXCEPT AS PERMITTED BY LAW.

By signing this Agreement you acknowledge that you have read, understand, and agree to all of the terms and conditions of This Agreement, including the arbitration provision, and acknowledge receipt of the transaction proceeds in the amount stated above. You further acknowledge that this Agreement was filled in before you signed and that you have received a completed copy of it. This document represents the final agreement between creditor and you and we may not be contradicted by evidence of any alleged oral agreement. You further agree to the disclosure of your non-public personal information by Creditor. I hereby declare the information contained in this Agreement and my application as true and correct to the best of my knowledge.

Witness: \_\_\_\_\_ Borrower: \_\_\_\_\_ Address: \_\_\_\_\_

Witness: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_ Address: \_\_\_\_\_

**NAME AND ADDRESS OF BORROWER:** Borrower's Soc. Sec. Number: 545-45-4544

RON W JONES  
1015 EAST BOBBY COURT  
MILLERSVILLE, 37072-  
Home: (615) 855-1999 Work: 615-662-9537

Date of this note 11/14/2005

Date Due: 11/28/2005

Loan NO.: CA76100R

**FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT**

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>AMOUNT FINANCED</b>	<b>TOTAL OF PAYMENTS</b>
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<b>469.29%</b>	<b>\$36.00</b>	<b>\$200.00</b>	<b>\$236.00</b>

**PAYMENT SCHEDULE:** Your payment schedule will be 1 payment of \$236.00. Your payment will be due on will be due on 11/28/2005.

If default be made in the payment of any of said installment,s then all unpaid installments shall at the assignee's option, become immediately due and payable without notice or demand. To secure payment of the assignor's promissory note and interest thereon at the rate shown above and subject to provisions of applicable laws, each of the undersigned hereby assigns, transfers and sets over to the above-named assignee, wages, salary, commissions, and bonuses due or subsequently earned from his present employer for a period of three (3) years from the date hereof and from any future employer within a period of two (2) years from the date of the execution hereof. Any undersigned Debtor may revoke his assignment of wages at will by written notification to the holder. This assignment shall remain effective as to all of the undersigned Debtors not electing to revoke their agreement.

The amount that may be collected by assignee hereon shall not exceed the lesser of (1) 15% of the gross amount paid assignor for any week, or (2) the amount by which disposable earnings for a week exceed forty-five times the Federal Minimum Hourly wage in effect at the time the amounts are payable; and shall be collected until the total amount due under this assignment is paid or until expiration of employers payroll period ending immediately prior to the 84 days after service of the demand hereon, which first occurs.

The term 'disposable earnings' means the part of the earnings remanding after deduction of any amounts required by law to be withheld.

The assignor(s) hereby authorize, empower, and direct his/their said employer(s) to pay to assignee any and all moneys due or to become due assignor(s) hereon, authorize assignee to receipt for the same and release and discharge employer from all liability to assignor(s) on account of moneys paid in accordance herewith. No copy hereof shall be served on employer(s) except in conformity with the applicable law.

Each assignor acknowledges receipt of an exact copy of this Wage Assignment. Witness my hand and seal the day of the date hereof above written.

Witness: \_\_\_\_\_

Assignor: \_\_\_\_\_

Witness: \_\_\_\_\_

Employer's Name: \_\_\_\_\_

# Alpha Omega Consulting Group, Inc.

## AGREEMENT TO ARBITRATE DISPUTES

By signing below and to induce us to process and consider your application for a loan., you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan ,or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual ( and not class arbitration by and under the Code of Procedure of the National arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be field at the NAF office, on the World Wide Web at, www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191 Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9. U.S.C Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement to Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.

### AGREEMENT NOT TO BRING, OR PARTICIPATE IN CLASS ACTIONS.

To the extent permitted by law, by singing below you agree that you will not bring, join or participate in any class action as to any claim dispute or controversy you may have against us, one of our agents, servicers, directors, officers or employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. This agreement not to bring or participate in class action suites is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

### OPTIONAL PRE-AUTHORIZATION TO ELECTRONIC FUND TRANSFER

**On the date written below I have entered into a loan agreement with Lender.**

Lender has agreed to lend me a certain amount of money, as set forth in the consumer credit disclosure-loan agreement ("Agreement") signed by me and dated as of today's date. In connection with and as a security for this loan, I have provided lender with my post dated checks from my bank account, which Lender will deposit on the date written on the check unless I repay the loan in full prior to this date. I understand that if the lender deposits this check with the bank and it is dishonored I will be in default under this agreement.

In this regard I hereby authorize Lender to initiate debit/credit entries to my account for all payments due, including any returned unpaid item fees due, on which the subject of this agreement is drawn and the Financial Institution at which the account is held to debit/credit the same to such account.

I can revoke this authorization by giving notice of revocation to the lender. Any revocation is effective only after lender has received written notice from me to revoke this authorization in such time and manner as to afford a reasonable opportunity to act upon the notice. I also have the right to stop payment of the debit entry but notification to my bank at least three business days before the scheduled date of the entry.

I acknowledge that I have read and understand this pre-authorization form and I have received a copy of it.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date