

Date: 11/14/2005      Loan#    CA76100R

Creditor:  
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

Security (Check Number): 123

Bank Name: FIRST TENNESSEE BANK

DISCLOSURE REQUIRED BY FEDERAL LAW

<b>ANNUAL PERCENTAGE RATE</b> Cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> Dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> Amount you will have paid after making all payments as scheduled.
<b>469.29%</b>	<b>\$36.00</b>	<b>\$200.00</b>	<b>\$236.00</b>

My payment schedule will be:

<b>NUMBER OF PAYMENTS</b>	<b>AMOUNT OF PAYMENT</b>	<b>WHEN PAYMENT IS DUE</b>	<b>LOAN BEGINS</b>
1	\$236.00	11/28/2005	11/14/2005

For value received, I promise to pay the creditor named above when due the amount indicated in "Total of Payments" box above.

In Consideration of this loan, I agree any check that is returned insufficient will be assessed a service charge of \$25.00 as authorized by the Kansas Uniform Consumer Credit Code (UCCC), Section K.S.A 16a-2-501, Subsection (1), Paragraph (e).

I agree, if this loan is not paid in full on or before its maturity date, 3% per month will be charged on the remaining unpaid balances until paid in full.

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. We collect non-public personal information about you from the following sources: Information we receive from you on applications or other forms, and information about your transactions with our affiliate and us. We do not disclose any non-public personal information about our customer or former customers to anyone except as is permitted by law and to our affiliates. Affiliate means any company that controls, is controlled by, or is under common control with another company. We restricted access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and safeguards that comply with federal regulations to guard your non-public personal information.0

NOTICE TO BORROWER: KANSAS LAW PROHIBITS THIS LENDER AND THEIR RELATED INTEREST FROM HAVING MORE THAN TWO LOANS OUTSTANDING TO YOU AT ANY ONE TIME. A LENDER CANNOT DIVIDE THE AMOUNT YOU WANT TO BORROW INTO MULTIPLE LOANS IN ORDER TO INCREASE THE FEES YOU PAY.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature