

Date of Loan:	11/12/2005	Loan Number:	TL11N
Name of Lender	Alpha Omega Consulting Group, In	Certificate Number:	Name of Borrower
Street Address	716 Vauxhall Drive		RON W JONES
City, State, Zip	Nashville, TN 37221	Hours of Operation:	Street Address
Telephone Numbe	(615) 662-9537	Monday - Friday 9:00 a.m. - 6	1015 EAST BOBBY COURT
			City, State
			MILLERSVILLE, 37072-
			Date of Birth
			4/24/1958 SSN: 545-45-4544

Description of Security: VIN#: 32132132132132112  
Year: 1992 Make: buick Model: century Type: 2d Color: blue License Plate #:

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total Of Payments</b>
<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>
24.00%	\$60.00	\$1,000.00	\$1,060.00

Your payment schedule will be:

1.	12/12/2005	of	\$20.00
2.	1/11/2006	of	\$20.00
3.	2/10/2006	of	\$1,020.00

Security: You are giving a security interest in a motor vehicle.  
**Late Charge:** If a payment is 15 days late you will be charged 5% of the payment, or \$25, whichever is less, subject to a minimum charge of \$10 for payments over \$25 and \$5 for payments of \$25 or less.

**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.  
e means an estimate

<b>NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS</b>	
Itemization of Amount Financed of \$1,000.00	<b>RESTRICTION OF NON-PUBLIC INFORMATION ACCESS</b>
\$1,000.00 Amount given to you directly	We restrict access to your non-public personal information to employees needing to know that information to assist you with products or services. We keep the physical, electronic, and procedural safeguards required by our regulators to insure the safety of your personal information.
\$0.00 Amount paid on your account	
Paid to Public Officials	
\$0.00 Amount Paid to others:	<b>INFORMATION TO NON-AFFILIATED THIRD PARTIES</b>
\$0.00 Prepaid Finance Charge	Since we value our relationship, we will not disclose your non-public personal information to non-affiliated third parties unless required by law. We also do not disclose non-public personal information about former customers unless required by law.
\$1,000.00 Amount Financed	

**Promissory Note**

Promise to Pay: You promise to pay the lender the principal sum of \$1,000.00, plus interest thereon at the rate of 24.00% per annum until the loan is paid in full. The loan is payable in payment of \$20.00 beginning on 12/12/2005 and continuing on the same day of each month thereafter until paid in full. You may prepay this loan, in full or in part, at any time without penalty. The loan origination fee, if any, is fully earned at the time the loan is made.

Loan Origination Fee: You agree to pay a loan origination fee of \$0.00.

Security: You agree to give the lender a security interest per the Uniform Commercial Code in the security listed above. You also agree to maintain insurance on the security and to name the lender as the loss payee on any insurance policy covering the security. Failure to maintain insurance coverage on the security will result in the loan being in default.

Default: In the event you default on the loan, the lender may, after providing all notices required by law, demand payment in full at once, and exercise any and all rights as a secured party per the Uniform Commercial Code, including repossession of the collateral.

Returned Check Fee: If any instrument is returned for any reason by any financial institution, you agree to pay a fee of \$15, plus the amount charged the title lender by the financial institution for processing the refused instrument.

Late Charge: If a payment is 15 days late you will be charged 5% of the payment, or \$25, whichever is less, subject to a minimum charge of \$10 for payments over \$25 and \$5 for payments of \$25 or less.

**Attorney Fees Court Costs:** If it becomes necessary to file suit to collect this loan, you agree to pay attorney fees and court costs pursuant to section 408.140 RSMO.

**Nonpayment of this loan may result in the loss of your vehicle, or other titled personal property.**

\_\_\_\_\_  
Title Lender

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

This lender is regulated by:

Missouri Division of Finance  
PO Box 716  
Jefferson City, MO 65102-0716  
(573) 751-3463

**DO NOT SEND PAYMENTS TO THIS ADDRESS!**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date