

Name of Lender	Alpha Omega Consulting Group, In	Name of Borrower	Ron Johnson
Street Address	716 Vauxhall Drive	Street Address	1015 East Bobby Court
City, State, Zip	Nashville, TN 37072	City, State	Millersville, TN 37077
Telephone Number	(866) 802-5742	Date of Birth	4/24/1958 SSN: 456-78-9123

Loan Number: CA377 Date of Loan: 3/27/2009

<b>ANNUAL PERCENTAGE RATE</b> <i>The cost of your credit as a yearly rate</i>	<b>FINANCE CHARGE</b> <i>The dollar amount the credit will cost you</i>	<b>Amount Financed</b> <i>The amount of credit provided to you or on your behalf</i>	<b>Total of Payments</b> <i>The amount you will have paid after you have made all payments as scheduled</i>
365.00%	\$28.00	\$200.00	\$228.00

Your payment schedule will be:	Number of Payments	Amount of Payment	When Payment(s) are Due
	1	\$228.00	4/10/2009

Security: The loan is unsecured.  
**Late Charge:** If a payment is 15 days late you will be charged 5% of the payment not to exceed \$50.00.  
**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

Itemization of Amount Financed of	\$200.00
\$200.00	Amount given to you directly
\$0.00	Loan Proceeds paid on your account
\$0.00	Loan Origination Fee
\$0.00	Prepaid Finance Charge
\$200.00	Amount Financed

**NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS**  
**RESTRICTION OF NON-PUBLIC INFORMATION ACCESS**  
 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.  
**INFORMATION TO NON-AFFILIATED THIRD PARTIES**  
 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.

**Promissory Note**

**Promise to Pay:** The lender agrees to loan you the principal sum of \$200.00, to bear interest at the rate of 365.00% per annum until paid in full. The total amount of interest and fees collected on this loan, and all renewals thereof, shall not exceed 75% of the original amount of this loan. The loan is due and payable on 4/10/2009. 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 unless the full principal loan amount is returned to the lender by the close of the next full business day.  
**Loan Origination Fee:** If this loan has a term of 30 days or longer, you agree to pay a loan origination fee of \$0.00.  
**Renewals:** Beginning with the 1st renewal and with each renewal thereafter, you must reduce the original principal amount of the loan by not less than 5.00% until the loan is paid in full. There will be no more than 6 renewals of this loan.  
**Returned Check Fee:** If any instrument is returned for any reason by any financial institution, you agree to pay a fee of \$30.00, plus the amount charged the lender by the financial institution for processing the refused instrument.  
**Late Charge:** You also agree to pay a late fee of 5% of the payment not to exceed \$50.00, if a payment is 15 days or more late.  
**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.  
 I authorize lender to electronically debit my account if my check is returned unpaid.

**NOTICE TO BORROWER**  
 (1) This lender offers short term loans. Please read and understand the terms of the loan agreement before signing.  
 (2) You may cancel this loan without costs by returning the full principal balance to the lender by the close of the lender's next full business day  
 I hereby acknowledge receipt of a copy of this notice.

Borrower \_\_\_\_\_ Date \_\_\_\_\_ Borrower \_\_\_\_\_ Date \_\_\_\_\_

By signing below I hereby agree to the terms and conditions of the loan agreement above.

Borrower \_\_\_\_\_ Date \_\_\_\_\_ Co - 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!**

Date \_\_\_\_\_ Witness \_\_\_\_\_

I guarantee that I do not owe an amount equal to \$500.00 to any Alpha Omega Consulting Group, Inc. stores.  
 Borrower \_\_\_\_\_ Date \_\_\_\_\_

New Loan

MO Promissory Note