

Name of Lender	Alpha Omega Consulting Group, In	Name of Borrower	RON W JONES
Street Address	716 Vauxhall Drive	Street Address	1015 EAST BOBBY COURT
City, State, Zip	Nashville, TN 37221	City, State	MILLERSVILLE, 37072-
Telephone Number	(615) 662-9537	Date of Birth	4/24/1958 SSN: 545-45-4544

Loan Number: CA76100R Date of Loan: 11/14/2005

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

	Number of Payments	Amount of Payment	When Payment(s) are Due
Your payment schedule will be:	1	\$236.00	11/28/2005

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 469.29% 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 11/28/2005. 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 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 3 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 \$25.00, 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.

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.

Witness _____ Borrower _____ Date _____
 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!

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