

PROMISSORY NOTE - CONSUMER CREDIT DISCLOSURE

Loan Number: CA76100R
 Alpha Omega Consulting Group, Inc.
 716 Vauxhall Drive
 Nashville, TN 37221
 Phone: (615) 662-9537 Fax: (615) 662-8383

Date of Loan: 11/14/2005
RON W JONES
1015 EAST BOBBY COURT
MILLERSVILLE, 37072-

LOANS \$500.00 & ABOVE ONLY

PROMISE TO PAY: For value received, I/We promise to pay you, the lender, the principal sum of: \$200.00, plus interest from the date of loan, at the rate of 469.29% per year, according to the payment schedule stated below.

PAYMENT: I/We may prepay this loan in whole or in part at any time. Any payment made on this loan will be applied first to charges other than principal and interest, then to interest that is due, and finally to principal that is due.

RETURNED CHECK CHARGE: If any instrument is returned for any reason, the borrower agrees to pay a fee not to exceed \$25.00 plus any charges assessed by any institution for processing the refused instrument.

POST MATURITY INTEREST: In the event of default or maturity, interest will continue to accrue on the unpaid balance at the rate originally contract for until paid in full.

DEFAULT: Subject to the notice of default and right to cure, failure to make any required payment shall render the entire sum remaining unpaid at once due and payable. The lender may then exercise their rights under the law to enforce payment of this note.

ATTORNEY FEES: If this note is referred to an attorney for collection and it is necessary to file suit, borrower agrees to pay attorney fees and court costs pursuant to section 408.140 RSMO.

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>	<i>Amount Financed</i> <i>The amount of credit provided to you or on your behalf</i>	<i>Total of Payments</i> <i>The amount you will have paid after you have made all payments as scheduled</i>
469.29%	\$36.00	\$200.00	\$236.00
Your payment schedule will be:	Number of Payments	Amount of Payment	When Payment(s) are Due
	1	\$236.00	11/28/2005

SECURITY: None

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.

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	<p>NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS</p> <p>RESTRICTION OF NON-PUBLIC INFORMATION ACCESS</p> <p>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.</p> <p>INFORMATION TO NON-AFFILIATED THIRD PARTIES</p> <p>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.</p>
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CAUTION: It is important that you thoroughly read the contract before you sign it.

 Witness

 Borrower Date

 Witness

 Borrower Date