

Date of Loan:	10/7/2008	Loan Number:	TL205
Name of Lender	Alpha Omega Consulting Group	Certificate Number:	Name of Borrower
Street Address	716 Vauxhall Drive		TIFFANY JONES
City, State, Zip	Nashville, TN 37221	Hours of Operation:	Street Address
Telephone Number	866-802-5742	Tuesday - Friday 10 am to 6p	155 WINDWARD WAY
			City, State
			TESTCITY, TN 37221
			Date of Birth
			2/23/1982 SSN: XXX-XX-6799
Description of Security:			

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total Of Payments
<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>
117.74%	\$108.25	\$1,082.48	\$1,190.73

Your payment schedule will be:	Number of Payments	Amount of Payment	When Payment(s) are Due
	1	\$1,190.73	Ever 30 days beginning on 1/5/2009

Security:

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

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.

Itemization of Amount Financed of \$1,082.48	
\$1,082.48	Amount given to you directly
\$0.00	Amount paid on your account
\$0.00	Paid to Public Officials
\$0.00	Amount Paid to others:
\$0.00	Prepaid Finance Charge
\$1,082.48	Amount Financed

Promissory Note

Promise to Pay: You promise to pay the lender the principal sum of \$1,082.48, plus interest thereon at the rate of 120.00% per annum until the loan is paid in full. The loan is payable in 1 payment(s) of \$1,190.73 beginning on 1/5/2009 and continuing Ever 30 days 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 \$40.00.

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.

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

408.510 Simple Interest

AGREEMENT TO ARBITRATE DISPUTES

PLEASE READ THIS PROVISION CAREFULLY. By signing below and to induce us to process and consider your application for a loan, you and we agree, that upon your or our request, any and all "disputes" between you and our servicers, agents, directors, officers, employees or us, regardless of when the dispute arose, will be resolved by mandatory arbitration, according to the terms of this Agreement to Arbitrate Disputes ("Agreement").

In this Agreement, the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation, any claim, controversy or dispute brought under any law that in any way relates to or concerns this Agreement or the Loan Agreement, or that arises out of your application, the collection of loan, or any other provision of services or products, including any claims for monetary damages and/or equitable or injunctive relief.

Disputes shall be submitted to final, binding arbitration by the National Arbitration Forum ("NAF") under its Code of Procedure. NAF rules and forms are available (a) by mail to National Arbitration Forum P.O. Box 50191, Minneapolis, MN 55405, (b) by calling the NAF at 1-800-474-2371 or (c) at the NAF website, www.arb-forum.com. Disputes must be filed either in-person at the NAF Office, by mail or on the internet. WE WILL PAY ALL NAF FILING, ADMINISTRATION AND ARBITRATOR FEES, UNLESS YOUR DISPUTE IS SO IMPROPER AS TO BE SUBJECT TO SANCTIONS UNDER FEDERAL RULE OF CIVIL PROCEDURE 11(B). IF THE ARBITRATOR AWARDS YOU THE AMOUNT OF YOUR DEMAND OR MORE, WE WILL REIMBURSE YOU FOR YOUR REASONABLE ATTORNEYS' FEES AND EXPENSES INCURRED IN BRINGING THE DISPUTE TO ARBITRATION. ANY ARBITRATION HEARING, IF ONE IS HELD, WILL TAKE PLACE AT A LOCATION NEAR YOUR RESIDENCE.

You and we acknowledge that this Agreement affects interstate commerce and that the Federal Arbitration Act (9 U.S.C. §§ 1-16) and federal arbitration law apply to arbitrations under this Agreement (despite the choice of law provision). Judgment on the award may be entered in any court having jurisdiction. The arbitration provisions of this Agreement shall survive the closing and repayment of your transactions. All statute of limitations that are applicable to any dispute shall apply to any arbitration between you and us. This Agreement shall be governed by and construed in accordance with Missouri law. Except as expressly provided otherwise, the provisions of this Agreement shall be severable.

NOTICE: EXCEPT AS NOTED ABOVE, YOU AND WE HAVE AGREED NOT LITIGATE DISPUTES IN COURT BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION. Borrower Initials _____

CLASS ACTION WAIVER. WHETHER IN COURT OR ARBITRATION, YOU AND WE MAY ONLY BRING DISPUTES AGAINST EACH OTHER IN AN INDIVIDUAL CAPACITY AND NOT AS A CLASS REPRESENTATIVE OR A CLASS MEMBER IN A CLASS OR REPRESENTATIVE ACTION. Notwithstanding anything to the contrary, if a court or arbitrator determines in a dispute between you and us that your waiver of any ability to participate in class or representative actions is unenforceable under applicable law, this Agreement will not apply, and you and we agree that such disputes will be resolved by a court of appropriate jurisdiction, other than a small claims court. Borrower Initials _____

JURY TRIAL WAIVER. WHETHER ANY DISPUTE IS IN ARBITRATION OR IN COURT, YOU AND WE WAIVE ANY RIGHT TO JURY TRIAL INVOLVING ANY DISPUTES BETWEEN YOU AND US. Borrower Initials _____

ACH AUTHORIZATION AGREEMENT

You, TIFFANY JONES, the "Borrower" hereby authorize Alpha Omega Consulting Group to initiate an entry to your Checking/Savings Account for payment on Loan #TL205 dated 10/7/2008. If you have not paid Alpha Omega Consulting Group the amount due in cash or by other acceptable tender on or before the due date, your payment will be debited according to the due date on the Loan # TL205.

Borrower Name :TIFFANY JONES Bank Name :First Tennessee
Routing #: Account #: 123123123

If the payment is returned for non-sufficient funds, you authorize Alpha Omega Consulting Group to initiate a separate debit entry for the return debit charge of \$40.00 and all applicable service fees, taxes, and related expenses permitted by law. You may revoke this authorization by sending in written correspondence at least 3 business days prior to the due date.

You agree to the terms stated above and you have received a copy of this agreement.

WARNING: THIS LOAN IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS. THIS LOAN SHOULD BE USED ONLY TO MEET SHORT-TERM CASH NEEDS. THE COST OF YOUR LOAN MAY BE HIGHER THAN LOANS OFFERED BY OTHER LENDING INSTITUTIONS.

THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES.

Borrower's Signature

Date