

Date of Loan:	11/29/2006	Loan Number:	TL202
Name of Lender	ALPHA OMEGA CONSULTING GR	Certificate Number:	Name of Borrower
Street Address	716 VAUXHALL DRIVE	88251024	Ronnie C Johnson and Shirley R Mar
City, State, Zip	NASHVILLE, TN 37221	Hours of Operation:	Street Address
Telephone Numbe	615-662-9537	Monday-Friday-10am-5pm S	1015 East Concord Avenue
			City, State
			Goodlettsville, TN 37072
			Date of Birth
			4/24/1958 SSN: 404-04-0404
Description of Security: This automobile is in excellent mechanical and body condition.			

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>
10.00%	\$8.22	\$1,000.00	\$1,008.22

Your payment schedule will be:	Number of Payments	Amount of Payment	When Payment(s) are Due
	1	\$1,008.22	Monthly beginning on 12/29/2006

Security: This automobile is in excellent mechanical and body condition.

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 \$1,000.00	
\$1,000.00	Amount given to you directly
\$0.00	Amount paid on your account
\$0.00	Paid to Public Officials
	Amount Paid to others:
\$0.00	Prepaid Finance Charge
\$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 10.00% per annum until the loan is paid in full. The loan is payable in 1 payment(s) of \$1,008.22 beginning on 12/29/2006 and continuing Monthly beginning on 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 \$20.00.

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

Borrower

Date

DO NOT SEND PAYMENTS TO THIS ADDRESS!

408.510 Simple Interest

ALPHA OMEGA CONSULTING GROUP

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 signing 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.

ACH AUTHORIZATION AGREEMENT

You, Ronnie C Johnson and Shirley R Martin, the "Borrower" hereby authorize ALPHA OMEGA CONSULTING GROUP to initiate entries to your Checking/Savings Account for payment(s) on Loan #TL202 dated 11/29/2006. 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 # TL202.

Borrower Name :Ronnie C Johnson and Shirley R Martin

Bank Name :First Tennessee Bank

Routing #:62010041005

Account #: 715101176

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 \$20.00 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.

Ronnie C Johnson and Shirley R Martin

Borrower's Printed Name

Borrower's Signature

Date