

MISSISSIPPI DELAYED DEPOSIT AGREEMENT

Agreement Number CA76100R

Agreement Date: 11/14/2005

Payment/Due Date

11/28/2005

Licensesee: Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537	Customer: 4390 RON W JONES 1015 EAST BOBBY COURT MILLERSVILLE, 37072- (615) 855-1999 Identification Number: 545-45-4544
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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 all scheduled payments are made</i>
469.29%	\$36.00	\$200.00	\$236.00

PAYMENT SCHEDULE

One payment in the amount of : **\$236.00** Due on: **11/28/2005**

Description of Check Given:

Check Number:	123	Amount:	\$200.00
Checking Account No.:	101715155	Bank:	FIRST TENNESSEE BANK

Prepayment: There will be no rebate of the Finance Charge if this Delayed Deposit Agreement is prepaid before the Presentment Date. See the rest of this Agreement for additional information about the method of payment, our rights in the event of nonpayment, and any required repayment before the scheduled date and prepayment refunds and penalties.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the schedule date, and prepayment refunds.

ITEMIZATION OF AMOUNT FINANCED

1. Amount Paid Directly To You: \$200 Total Amount Financed: \$200.00

THE ABOVE IS A DISCLOSURE REQUIRED BY THE FEDERAL TRUTH IN LENDING ACT. The amount stated in the Amount Financed box above consists solely of the amount of cash the Customer was given in exchange for the Customer's check. The amount shown above in the Finance Charge box is Deemed a Service Fee by Mississippi law ¶75-67 515 (4) and not interest.

In this Delayed Deposit Agreement (this "Agreement"), the words "I", "you" and "your" mean the customer and all who have signed as a customer. The words "we", "us" and "our" mean the check cashier listed on this Agreement.

The Customer, shown above, promises to pay to the Licensee, shown above, the amount set out above as the Total of Payments in accordance with the above Payment Schedule. To satisfy the obligation, the Customer this date has delivered Customer's check to Licensee in the amount of the Total of Payments with the understanding that Licensee will not present the check for payment until the Payment Due Date as set out in the Payment schedule. If borrower has not redeemed the check prior to the above set out Payment Due Date, Licensee is authorized to deposit the check to satisfy this obligation.

TRUTH OF APPLICATION: You certify that the information stated on this Agreement is true and correct. You understand that we are relying upon the Application and this Agreement. You authorize us to verify any information through any source including use of a credit report.

METHOD OF PAYMENT: You agree that we may deposit the Check on the Payment Due Date if you have not paid us in cash or by cashier's check, money order or other immediately available funds the amount of the Total of Payments on the Payment Due Date. If payment is made prior to the deposit of the Check, we will return the Check to you at the time we receive payment.

DEFAULT: You will be in default under this agreement if: (a) You stop payment on the check or otherwise fail to pay the Total of Payment on or before the Payment due date shown above, or (b) you provide false or misleading information about yourself, your employment or your financial condition (including the account on which the check is drawn) prior to entering this Agreement.

CONSEQUENCES OF DEFAULT: Should you stop payment on the Check or otherwise be in default under this Agreement, we may at our option, exercise any one or more of the following remedies: (a) we may charge a processing fee of up to \$25.00; (b) if payment is not made after written demand, we may go to court and get a judgment against you. In the event judgment is entered in our favor, we may seek to collect this judgment through all civil means necessary; if we are advised by your bank or other financial institution that the Check has been altered, forged, stolen, obtained through fraudulent or illegal means, negotiated without proper legal authority, or represents the proceeds of illegal activity, we are required by law to notify the Mississippi department of Banking and Consumer Finance and the District Attorney for the judicial district in which the check was received.

CERIFICATION OF PRESENTER: I Certify that I have not filed Bankruptcy, nor do i plan to file Bankruptcy. I further understand that if I file Bankruptcy after making the above certification, I may be subject to Prosecution under Section 97-19-39 of the Mississippi Code Ann. (1972).

CUSTOMER'S BANK CHARGES. You will not hold Licensee or our agents responsible for depositing any check(s) or for any fees you must pay as a result of any Check(s) being deposited at your bank.

ARBITRATION PROVISION: Any and all disputes or disagreements between the parties arising out of this Agreement or any prior agreement (except the Lender's rights to enforce the Borrower payment obligations in the event of default by judicial or other process) shall be resolved, upon the election of you or us, by binding arbitration and in accordance with the rules of the American Arbitration Association as presently published and existing. The parties agree to be bound by the decision of the arbitrator(s). The arbitration proceeding shall be a condition precedent to any other court proceeding. Notwithstanding the applicability of any other law to any other provision of the Agreement, the Federal Arbitration Act, 9 U.S.C., Section 1FF shall control the construction, interpretation, and application of the paragraph. Any issue as to whether the Agreement is subject to arbitration shall be determined by the arbitrator.

PRIVACY STATEMENT. We will not disclose to others the information that you provide to us except as disclosed in this statement. Sometimes it may be necessary to release your name and/or other information to government agencies in order to comply with the law. However, we will not release any information unless we are legally required to do so and will provide only the information that the agency requests. We may release your name and/or any other information you provide us to check your credit and verify the information supplied by you as part of this contract. We may release your name and/or any other information that you provide in order to collect any money due to us, either under this or any other agreement you may have with us. We do not currently off our customer list to other companies. However, we reserve the right to change this policy at any time.

GOVERNING LAW. Both this Agreement and the Application were executed at our offices in the state of Mississippi and that they and this transaction and Agreement with us shall be governed by any construed and enforced solely in accordance with the internal laws of the State of Mississippi. . .

By signing this agreement you acknowledge that you have read, understand and agree to all of its terms and conditions of this Agreement, including the arbitration provision. You further acknowledge that this Agreement contains all of the terms of the Delayed Deposit Agreement and that no oral representations or promises other than those contained in this Agreement have been made. You also further acknowledge that this Agreement was filled in before you signed and that you have received a completed copy of it.

I, the Presenter and Customer shown above, here attest that the check being presented for this Delayed Deposit Agreement is drawn on a legitimate, open and active account, that the check is not forged, stolen, or obtained through fraudulent or illegal means; and that it is not negotiated without proper legal authority or represents the proceeds of illegal activity.

LICENSEE:

CONSUMER: