

Date of Loan:	11/29/2006	Loan Number:	TL202
ALPHA OMEGA CONSULTING GROUP 716 VAUXHALL DRIVE NASHVILLE, TN 37221		Name of Borrower	Ronnie C Johnson and Shirley R Martin
Hours of Operation: Monday-Friday-10am-5pm Saturday-11am-5pm		Street Address	1015 East Concord Avenue
		City, State	Goodlettsville, TN 37072
		Date of Birth	4/24/1958 Social Security No. 404-04-0404
Description of Security:	Year: 2000	Make: BMW	Model: 735i
VIN#: 12345678912345678	Color: Black	License Plate #: 486JDW	
Vehicle May be Delivered To:	ALPHA OMEGA CONSULTING GROUP 716 VAUXHALL DRIVE NASHVILLE, TN 37221	Date of Loan:	11/29/2006
Between the hours of:	Monday-Friday-10am-5pm Saturday-11am-5pm	Monthly rate of interest:	0.83%

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total Of Payments The amount you will have paid after you have made all payments as scheduled.
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: You are giving a security interest in motor vehicle.

Late Charge: If this is a single payment loan and a payment is 3 days late you will be charged five cents (\$0.05) for each dollar (\$1.00), not exceeding a total charge of \$10.00, of the unpaid amount of payment.

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 \$1,000.00	
\$1,000.00	Amount given to you directly
\$0.00	Loan Proceeds paid on your account
\$0.00	Amount paid to Public Officials
\$0.00	Amount Paid to others
\$0.00	Loan Origination Fee
\$0.00	Prepaid Finance Charge
\$1,000.00	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.

NOTICE: You may cancel this loan without any costs by returning the full principal balance to the lender by the close of the lender's next full business day.

Borrower	Date	Borrower	Date
----------	------	----------	------

Promissory Installment Note

YOUR 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 payable in 1 monthly installments of principal and interest of \$1,008.22 commencing on 12/29/2006 and continuing on the same day of each month as disclosed in the Payment Schedule, on which dates sums outstanding under this Note shall be due and payable. Our fee for the loan of the "Amount Financed" is expressed as a dollar amount disclosed as a "Finance Charge" and an "Annual Percent Rate". You promise to pay us at the address shown above or at any other address we tell you in writing.

BORROWER'S PRE-PAYMENT RIGHT: Borrower reserves the right to prepay this Note in whole, prior to maturity, without penalty.

PLACE FOR PAYMENT: Borrower promises to pay to the order of Lender at the place for payment and according to the terms for payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due by the final scheduled payment.

LATE CHARGES: If a scheduled payment is 3 days late Borrower will be charged a \$10.00 late fee. Borrower will pay this late charge promptly but only one on each late payment.

DEFAULT AND ACCELERATION CLAUSE: If Borrower defaults in the payment of this Note or in the performance of any obligation, and the default continues after Lender gives Borrower notice of the default and the time within which it must be cured, as may be required by law or written agreement, then Lender may declare the unpaid principal balance and earned interest on this Note immediately due. Borrower and each surety, endorser, and guarantor waive all demands for payment, presentaiton for payment, notices of intentions to accelerate maturity, notices of acceleration of maturity, protests and notices of protests, and notices of protest, to the extent permitted by law.

ELECTRONIC FUNDS TRANSFER: Borrower hereby agrees that the Lender will electronically debit their bank account for all payments and as stated in the default and accelerated clause. Borrower also hereby agrees that the Lender will electronically debit the unpaid principal balance, earned interest and late charges.

INTEREST ON PAST DUE INSTALLMENTS AND CHARGES: All past due installments of principal and/or all other past-due incurred charges shall bear interest after maturity at the maximum amount of interest permitted by the Laws of the State of New Mexico until paid. Failure by Borrower to remit any payment by the 15th day following the date that such payment is due entitles the Lender hereof to declare the entire principal and accrued interest immediately due and payable, Lender's forbearance in enforcing a right or remedy as set forth herein shall not be deemed a waiver of said right or remedy for subsequent cause, breach or default of the Borrower's obligations herein.

INTEREST: Interest on this debt evidenced by this Note shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of the maximum shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this instrument (and any other instruments) concerning this debt.

FORM OF PAYMENT: Any cashiers check, draft, Money Order, or other instrument given in payment of all or any portion hereof may be accepted by the Lender and handled in collection in the customary manner, but the same shall not constitute payment hereunder or diminish any rights of the Lender hereof except to the extent that actual cash proceeds of such instruments are unconditionally received by the Borrower and applied to this indebtedness in the manner elsewhere herein provided.

INITIALS OF BORROWER _____ CO-BORROWER _____

Installment Loan Act of 1959, Section 58-7-1 to 58-7-9, NMSA

