

DEFERRED DEPOSIT TRANSACTION AGREEMENT

Lender : Alpha Omega Consulting Group, Inc. Address: 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537	Todays Date: 11/14/2005 SSN: 545-45-4544 Maturity Date: 11/28/2005 DOB: 4/24/1958	Contract Number: CA76100R
Borrower: Name : RON W JONES Address: 1015 EAST BOBBY COURT MILLERSVILLE, MO 37072- Home Phone: (615) 855-1999 Work Phone: 615-662-9537	Borrower's Banking Information Bank FIRST TENNESSEE BANK Account Number 101715155 Check Number: 123	

DISCLOSURES REQUIRED UNDER THE FEDERAL TRUTH-IN-LENDING ACT				ITEMIZATION OF AMOUNT FINANCED	
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	Payment Schedule	
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled	Number of Payments: 1	Amount given to you directly. \$200.00
469.29%	\$36.00	\$200.00	\$236.00	Due on: 11/28/2005	Amount paid prior to loan. \$0.00
					Amount paid to others on your behalf. \$0.00
THIS DISCLOSURE IS PROVIDED TO YOU PURSUANT TO THE FEDERAL TRUTH AND LENDING ACT, 15 U.S.C. 1601 ET SEQ., AND THE REGULATIONS PROMULGATED THEREUNDER, IN PARTICULAR REGULATION Z, 12 CFR PART 226. THE FEES CHARGED FOR THE DEFERRED DEPOSIT ARE INCLUDED IN THE CALCULATION OF AN ANNUAL PERCENTAGE RATE. THIS DOCUMENT IS FOR DISCLOSURE PURPOSES ONLY AND DOES NOT AFFECT THE CHARACTER OF THE FEES UNDER NEVADA LAW.					

This Promissory Note and Loan Agreement is executed by and between BORROWER and LENDER on the date set forth above.

PURSUANT TO PROMISSORY NOTE AND LOAN AGREEMENT: Borrower authorizes Lender to defer deposit of Borrower's personal check identified above by check number until the deferred deposit date set forth above. The fee for the deferred deposit is set forth above expressed both in U.S. currency and as an annual percentage rate. Borrower acknowledges receipt of the amount given to Borrower directly (amount financed), shown above.

In the agreement, Borrower acknowledges that their personal account on which the check or draft of electronic deposit is drawn will have sufficient funds on the presentment due date for payment of finance loan. Borrower also agrees not to take any action to forestall the payment of Borrower's check, draft or electronic debit.

SECURITY: Borrower's personal check, as described on the loan agreement above, secures the loan.

MONTHLY INCOME: Borrower hereby certifies the amount of the financial loan described herein does not exceed 33% of Borrower's expected monthly net income. NRS 604 Sec.5.5

PREPAYMENT: The Borrower may at any time prior to the close of business on the business day immediately following the date of this agreement, prepay to Lender the amount financed including finance fee in cash or other certified funds in full satisfaction of Borrower's obligations under this agreement at any time without incurring additional fees or prepayment penalty.

METHOD OF PAYMENT: Borrower agrees to pay Lender on presentment date the amount financed including finance fees in cash or other certified funds. Partial payments will be applied first to fees, then to interest, then principal. Borrower agrees that we may deposit or initiate electronic debit on or after presentment date if Borrower has not paid Lender in cash or with other certified funds. If payment is made prior to the deposit of Borrower's personal check, Lender will return Borrower's personal check to the Borrower at the time of receiving payment.

EXTENSIONS: Extensions may be granted at lender's discretion for an additional fee. A loan can't be extended for more than ten weeks from original deposit date.

ELECTRONIC FUNDS TRANSFER (EFT): Borrower gives authorization to Lender to initiate electronic or paper debit to the checking account at the financial institution on which the personal check is drawn. This authorization remains in full force and effect until the Lender has received written notice of its termination and has had a reasonable opportunity to act on this authorization.

NON SUFFICIENT FUNDS CHARGES: If a check is not paid upon presentment because of insufficient funds, the Lender may collect a fee of not more than \$25. Only two such fees may be charged regardless of the number of times the check is presented for payment. NRS 604 Sec.5.3.

The Borrower will not hold Lender and all employees of Lender liable for fees incurred from Borrowers financial institution as a result of any check(s) being deposited.

DEFAULTS: If the borrower defaults on the original loan made in the form of a deferred deposit, or on any extension thereof, whichever is later, the Lender may immediately pursue any available collection proceedings on the amount of the loan made in the form of a deferred deposit and all accrued charges and interest that are then due, NRS 604 Sec.5.4, including collection costs awarded by the courts.

CONTRACT REFERENCES: This agreement entails all terms and conditions pursuant to this deferred deposit transaction.

By signing this agreement, you, the Borrower, acknowledge that the information you have provided herein is true, correct and accurate. You also warrant that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code. You further acknowledge that you have read, understand, and agree to all the terms of this loan agreement.

Borrower's Signature	Date	Lender	Date
		Title	