

Alpha Omega Consulting Group, Inc.

716 Vauxhall Drive
Nashville, TN 37221
(615) 662-9537
(615) 662-8383

Loan Date: 11/12/2005
Loan No. : TL11N

TO: Ron W Jones,

This letter is to thank you for giving us the opportunity of doing business with you.

This is a loan you control and you may make a payment as often as you like, whether it be weekly, bi-weekly, or monthly. Your official due date is Monday, December 12, 2005 and your payment will be due by that date each month.

You have borrowed \$1,000.00 from our company and this is how your loan is broken down for repayment. Our annual percentage rate is 2.00% which breaks down to 0.17% monthly of any balance that you carry with our company. We break the interest down even further to a daily interest charge of \$0.05. This is the exact amount of interest you are paying on a daily basis, with a minimum monthly interest payment of \$1.64.

As a bonus, if you pay your loan off early or on time, it could mean an additional 10% - 20%, or even 30% on your next loan with us.

Also, if you refer any new clients to our company, it entitles you to a 10% referral fee of whatever amount they borrow. You will receive your check after the client makes their first payment.

Once again, we would like to thank you for the opportunity of doing business with you, and we hope this is helpful to you in your better understanding of your new loan. If you have any questions, please give us a call.

Thank you,

Alpha Omega Consulting Group, Inc.