

INSTALLMENT LOAN AND SECURITY AGREEMENT

Name of Lender Alpha Omega Consulting Group, Inc.
 Street Address 716 Vauxhall Drive
 City, State, Zip Nashville, TN 37221
 Telephone Numbe (615) 662-9537

Loan Date: 11/14/2005
 Contract #: TL15R
 Maturity Date: 12/14/2005

BORROWER INFORMATION

Name of Borrower RON W JONES
 Street Address 1015 EAST BOBBY COURT
 City, State MILLERSVILLE, 37072-

Year: 1992
 Make: buick
 Model: century
 VIN: 32132132132132112

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>
240.00%	\$200.00	\$1,000.00	\$1,200.00
	Number of Payments	Amount of Payment	When Payment(s) are Due
	1	\$1,200.00	12/14/2005

Security: You are giving a security interest in your Motor Vehicle.

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.

Itemization of Amount Financed of \$1,000.00

<u>\$1,000.00</u>	Amount given to you directly
<u>\$0.00</u>	Loan Proceeds paid on your account
<u>\$0.00</u>	Loan Origination Fee
<u>\$0.00</u>	Prepaid Finance Charge
<u>\$1,000.00</u>	Amount Financed

PROMISSORY NOTE

I/WE the undersigned BORROWER promise, jointly and severally, to pay to LENDER (or subsequent holder of this note) the sum of \$1,000.00 plus interest thereon at 240.00% (annual rate), 19.73% / (per 30 day period), compounded normally until paid in full, due and payable in full without further demand on 12/14/2005 unless sooner paid at LENDERS' office, at the above address (or such other place as to which written notice may be given).

All payments shall apply first to outstanding fees and interest and then to principal. At the end of each 30 day period that this obligation remains unpaid, in whole or in part, any unpaid interest shall be added to the principal and interest shall be computed on the compounded sum. I/WE agree to pay reasonable attorney fees in the event this note is referred to an attorney for collection. I/WE may prepay this note in whole, or in part, at any time. I/WE agree this note will be in default for any failure to make any required payments when due, and that subject to any notices required by law, the entire balance will become immediately due and payable, and that you may exercise your rights under the law to enforce payment of this note,

I/WE will also be in default if your prospect of payment, performance or ability to realize upon the collateral securing this loan is significantly impaired. LENDER shall not be obligated to extend the maturity date of this loan or provide refinancing of this loan obligation at any time.

SECURITY INTEREST

To secure the BORROWER's obligation under this Agreement and any extensions or renewals hereof, BORROWER hereby grants to LENDER a security interest in the Motor Vehicle described herein, all accessories thereto, and all proceeds thereof, including but not limited to all insurance proceeds or refunds of insurance premiums related thereto. During the term of this loan and until this loan is paid, BORROWER authorizes LENDER to hold the Certificate of Title for the vehicle given as collateral to secure this loan.

In the event of default by BORROWER, LENDER shall have all the rights and remedies allowed secured parties under the Uniform Commercial Code of South Dakota and any other, applicable remedies, including the right of self-help repossessions. BORROWER will, at LENDER'S request, assemble the collateral and make it available to the LENDER at such place as is designated by the LENDER. BORROWER agrees to pay all expenses of retaking, holding, preparing for sale, selling and reasonable attorney's fees and legal expenses as may be allowable by law and incurred by LENDER in enforcing its rights under this agreement. At any public or private sale of the collateral, LENDER may purchase the same and BORROWER shall be and remain liable for any deficiency remaining from the net proceeds thereof. BORROWER hereby authorizes LENDER, its agents or assigns to enter upon the premises of the BORROWER at any reasonable time, whether in default or not, to inspect the collateral; and if in default, to repossess the collateral and to assert the rights of the LENDER in and to the collateral under the terms of this agreement and applicable law. The rights and remedies herein conferred on the LENDER shall be cumulative and not alternative and shall be in addition to and not in substitution of or in derogation of rights and remedies conferred by the Uniform Commercial Code of South Dakota and other applicable law. No delay or failure by the LENDER in the exercise of any right or remedy shall constitute a waiver thereof.

ADMINISTRATIVE PROVISIONS

This Agreement shall be construed, applied and governed by the internal laws of the state in which it is executed. The unenforceability or invalidity of any portion of the Agreement shall not render unenforceable or invalid the remaining portions hereof. All notices shall be effective when mailed to BORROWER at the address set forth above, unless BORROWER shall have notified LENDER in writing of a change in address.

 Witness Signature Date

 Borrower Signature Date

 Co/Borrower Signature Date