

DEFERRED PRESENTMENT SERVICES AGREEMENT

Loan Date: 11/14/2005
Due Date: 11/28/2005

LICENSEE: Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537	
CLIENT: RON W JONES 1015 EAST BOBBY COURT MILLERSVILLE, 37072-	SSN: 545-45-4544 Home Phone: (615) 855-1999 Work Phone: 615-662-9537

In this Deferred Presentment Services Agreement (this "Agreement"), the words "you" and "your" mean the above customer and all who have signed as customer. The words "us" and "ours" mean Alpha Omega Consulting Group, Inc.

FEDERAL TRUTH-IN-LENDING			
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%	\$90.00	\$500.00	\$590.00

The amount stated in the AMOUNT FINANCED Block above consists solely of the amount of cash we are giving you in exchange for your check. The above is a disclosure required by the Federal Truth-in-Lending Act, and TCA Sec. 45-17-112(g).

The amount shown in the FINANCE CHARGE block is deemed a service fee by Tennessee law and not interest. TCA Sec. 45-17-112(b).

Prepayment: There will be no rebate of the FINANCE CHARGE if the check is prepaid before the presentment date.

YOUR REPAYMENT SCHEDULE WILL BE:

Number of Payments: 1 Amount of payment: \$590.00 Due Date: 11/28/2005

Itemization of Amount Financed:

1. Amount Paid Directly To You: \$500

A handling charge in the amount of \$20 will be collected if a check is returned due to insufficient funds, stop payment, or account closed.

We also have the right to all civil means available and allowed by law to collect the check and all applicable court costs. TCA Sec. 45-17-112(l)

I hereby acknowledge receipt of these disclosures prior to entering into this deferred presentment agreement.

CUSTOMER SIGNATURE: X _____

I hereby acknowledge receipt of \$500 in cash for check # 321 dated 11/14/2005 in the amount of \$590 drawn on FIRST TENNESSEE BANK. We hereby agree to hold the check until presentment date, as set out above, before depositing it. In consideration for our cashing and deferred presentment of the check you agree to pay a service fee of \$90 and to cause the check to be paid by your bank on the presentment date.

I certify that I do not have more than two checks outstanding to any deferred presentment service providers and that the total face value of those checks when combined with the face value of the above described check, does not exceed \$500.

Additional terms of this Agreement are set forth on page 2 hereof and are incorporated as though printed in full here.

I hereby acknowledge that this agreement was completely filled in before I signed, that I have read, understand and agree to all the terms and conditions on the front of this agreement, and that I have received a completed copy of this agreement.

CUSTOMER SIGNATURE: X _____
RON W JONES

_____ Date

LICENSEE SIGNATURE: X _____
Alpha Omega Consulting Group, Inc.

_____ Date

