

**ADDITIONAL TERMS OF AGREEMENT
READ CAREFULLY**

CUSTOMERS BANK CHARGES: You will not hold Licensee or our agents responsible for depositing any check(s) or for any fees you must pay to your bank as a result of any check(s) being deposited at your bank or electronically.

GOVERNING LAW: Both this Agreement and the Application were executed at our offices in the State of Tennessee. The Application, the Agreement and this transaction and arrangement with us, shall be governed by and construed and enforced solely in accordance with the laws of the State of Tennessee and any applicable Federal laws. YOU AGREE THAT THE COURTS LOCATED IN THE STATE OF TENNESSEE WILL HAVE EXCLUSIVE JURISDICTION AND VENUE OF ANY PERMITTED ACTION ARISING UNDER THIS AGREEMENT.

ARBITRATION OF DISPUTES.

In the event of any past, present or future claim or dispute (whether based upon contract, tort, statute, common law or equity) between Lender and Pledgor arising from or relating to this Agreement, the relationship that results or the enforceability or scope of this arbitration provision, or any other agreement with Lender executed by Pledgor at any time, either Lender or Pledgor may elect to resolve the claim or dispute by binding

IF EITHER LENDER OR PLEDGOR ELECTS ARBITRATION, NEITHER LENDER OR PLEDGOR SHALL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN A COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM. PRE-HEARING DISCOVERY RIGHTS AND POST-HEARING APPEAL RIGHTS WILL BE LIMITED. NEITHER LENDER OR PLEDGOR SHALL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER PERSONS WITH RESPECT TO OTHER SIMILARLY SITUATED CLAIMS, OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. Even if all parties have opted to litigate a claim in court, Lender or Pledgor may elect arbitration with respect to any claim made by a new party or any new claims later asserted in that lawsuit, and nothing undertaken therein shall constitute a waiver of any rights under this arbitration provision.

Pledgor's agreement with Lender involves interstate commerce, and this provision shall be governed by the Federal Arbitration Act (FAA"). The arbitration shall be conducted through, at the option of whoever files the arbitration claim, JAMS or the National Arbitration Forum ("NAF") in accordance with their procedures in effect when the claim is filed. For a copy of their procedures, to file a claim or for other information contact JAMS at www.jamsadr.com, toll-free at 1-800-352-5267 or NAF at www.arb-forum.com, toll-free at 1-800-474-2371. At Pledgor's written request, Lender will advance any arbitration filing, administrative and hearing fees which Pledgor would be required to pay to pursue a claim or dispute as a result of Lender electing to arbitrate that claim or dispute. Send requests to Lender, 716 Vauxhall Drive, Nashville, TN 37221, Attention: Chief Manager. The arbitrator will decide who will ultimately be responsible for paying those fees. In no event will Pledgor be required to reimburse Lender for any arbitration filing, administrative or hearing fees in an amount greater than what Pledgor and Lender's combined court costs would have been if the claim had been resolved in a state court with jurisdiction.

Any arbitration hearing will take place in the federal judicial district where Pledgor resides. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law. If requested by any party, the arbitrator shall write an opinion containing the reasons for the award. The arbitrator's decision will be final and binding except for any appeal rights under the FAA and except that if the amount in controversy exceeds \$100,000.00 any party may appeal the award within thirty (30) days to a three-arbitrator panel which shall review the award de novo. The costs of such an appeal shall be borne by the appealing party regardless of the outcome. Judgment upon any award by the arbitrator may be enforced in any court having jurisdiction.

The rights and obligations of Lender under this arbitration provision shall inure to the benefit of and be binding upon its parent corporations, subsidiaries, affiliates (including, without limitation, Alpha Omega Consulting Group), predecessors, successors, assigns, as well as the officers, directors, agent and employees of each of these entities, and will also inure to the benefit of any third party named as a co-defendant with Lender or with any of the foregoing in a claim which is subject to this arbitration provision. Pledgor's rights and obligations under this arbitration shall inure to the benefit of and be binding upon all persons contractually liable under this Agreement. This arbitration provision shall survive termination of Pledgor Agreement, as well as voluntary payment in full by Pledgor, any legal proceedings by us to collect a debt owed by Pledgor, and any bankruptcy by Pledgor.

See Reverse Side For More Terms and Conditions

Alpha Omega Consulting Group

716 Vauxhall Drive
Nashville, TN 37221
866-802-5742
615-751-9975

Customer Receipt

Receipt Number CA100

JONES, TIFFANY
155 WINDWARD WAY
TESTCITY TN 37221

Today's date: 3/3/2009

Due Date: 3/17/2009

Transaction	Check Maker	Check Number	Check Amount	Promo	Referral Discount	Fee	Cash Back
Held	One Party	123	\$230.00	\$0.00	\$0.00	\$30.00	\$200.00

Employee Initial here: _____

Total Cash To You: \$200.00

Customer Privacy Notice

We Collect non-public personal information about you as a Consumer or former customer from the following sources:

- Information we receive from you on applications, loans documents, sales documents, or other form
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our Customers or former customers to anyone, except to our affiliates and as permitted by law.

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you.. We maintain safeguards which restrict access to your non-public personal information .

THANK YOU FOR YOUR BUSINESS!!!!!!

Sign here : _____