

DEFAULT. I will be in default under this Credit Line if any of the following occur:

- I fail to make any payment within 10 days after it is due.
- I am in default in any of my other obligations under this Credit Line.
- I am in default in any of my obligations to other creditors.
- I make, or someone on my behalf makes or furnishes, a materially false statement or representation with respect to this agreement or related documents.
- I become insolvent, make an assignment for the benefit of creditors, or fail to pay debts as they come due.
- I file (or have filed against me) any bankruptcy, insolvency, or debtor rehabilitation proceeding.
- I die.
- Any attachment, levy, or garnishment is filed against me.

If an event of default occurs, you may terminate my Credit Line and demand immediate payment of the entire remaining unpaid balance of this Credit Line. Any delay by you in using any right or remedy will not mean that you have waived that right or remedy. If you do waive a right or remedy, it will not mean that you have waived all rights and remedies. Your partial use of a right or remedy will not mean that you have waived other rights or remedies. You will not waive a default by accepting partial payment of any amount due. All rights and remedies will be cumulative. I will pay to you all costs and expenses that you incur to enforce this agreement. Those costs and expenses include, for example, court costs and attorneys' fees of 20% of the amount I owe you related to my default at trial and on appeal. I also agree to pay all of your court costs and other collection costs, including private process server fees.

CHANGE IN TERMS; SUSPENSION OF FUTURE CREDIT OR REDUCTION OF MAXIMUM CREDIT LIMIT.

You may amend this agreement (including increasing the interest rate) by notifying me of the amendment in accordance with federal and applicable state law. Amendments will become effective on the effective date stated in your notice. After the effective date of any amendment, the amended agreement will apply to the entire unpaid balance of my Credit Line, including the balance existing before the amendment became effective. You reserve the right to increase or decrease the amount of my Credit Limit at any time without prior notice to me.

TERMINATION AND SUSPENSION.

You or I may terminate this agreement without reason. To terminate this agreement, I must give you written notice of termination and pay you the entire amount I owe you. If you terminate this agreement, you will notify me promptly. If this agreement is signed initially or subsequently by more than one customer, termination by any one of us terminates the Credit Line for all of us. Any termination of my Credit Line does not affect my obligation to repay amounts I owe you in the manner provided in this agreement. You may honor a written request by any one of us (if there is more than one borrower) to suspend credit privileges. You will not reinstate credit privileges unless all borrowers request reinstatement in writing and no other circumstance justifying suspension exists at that time. You also may suspend making new extensions of credit to me if you in good faith believe that you are in jeopardy of not being repaid as agreed by giving me written notice of suspension.

COMMUNICATIONS CONCERNING DISPUTED DEBTS. ALL OF MY COMMUNICATIONS TO THE COMPANY CONCERNING DISPUTED DEBTS, INCLUDING AN INSTRUMENT TENDERED AS FULL SATISFACTION OF THIS DOCUMENT, SHOULD BE SENT TO Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville TN 37072.

MISCELLANEOUS. I waive notice of each of the following acts and agree that any of the following acts shall not release or discharge me from any of my obligations under this agreement, nor give rise to any claim or defense in my favor: renewal, extension, modification, refinancing or the granting of any indulgence of any nature whatsoever by you; addition of or partial or entire release of any borrower, guarantor, surety, indemnitor or other party or parties primarily or secondarily liable for the payment or performance of this agreement; institution of any suit or the obtaining of any judgment against any guarantor, surety, indemnitor or other party primarily or secondarily liable for the payment and/or performance of this agreement (except I do not waive notice of suit against myself). In no event will you charge more than law allows.

**BILLING ERROR RIGHTS
YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your (the borrowers') rights and our (Alpha Omega Consulting Group, Inc.) responsibilities under the Fair Credit Billing Act (15 U.S.C.A. § 1601 et seq.).

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville TN 37072. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we do not follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if your bill was correct.