

Statement of Loan, Federal Disclosure Security Agreement and Primssory Note

Note: FOR VALUE RECIEVED, the undersigned jointly and severally, promise to pay to the order of Lender at its office shown below, the principal (the Amount Financed plus Prepaid Finance Charges), together with charges computed upon unpaid principal balances in the manner and at the rates shown in Agreed Rate of Charge below. Payments of principal and charges shall be made in consecutive payments as indicated below, beginning on the indicated First Payment Date and continuing until the entire principal and charges shall have been fully paid.

DEFAULT: Default in the payment of the full amount of any installment of principal and charges hereof, at the option of the Lender, shall render the entire unpaid balanced and accrued charges thereon immediately due and payable. Payment in advance may be made on this loan in any amount at any time. The undersigned may be subject to charges in the event of a repossession of a motor vehicle as provided for by law. In the event that the Lender pursuant to authorization contained in any loan agreement, security agreement, or deed of trust executed in connection with the loan evidenced hereby, shall make any advance for the purpose of protecting any security given as collateral for this note, including the payment if real or personal property taxes, insurance maintenance or other charges, then the undersigned agrees, to repay such advance together with charges at the rate provided for herein from the date of the advance until the date of repayment.

DELINQUENCY CHARGES: A maximum of \$10 for a loan payment in default for not less than 10 days, or a maximum of \$15 for a loan payment in default for not less than 15 days.

DEFERRAL: Extension of the time of payment of all or any part of the amount owing hereon at any time or times shall not effect the liability of any party hereto or surety or guarantor hereof. Sureties, guarantors, and other parties hereto severally waive demand and presentment for payment, notice of nonpayment, notice of protest and protest of this note.

Loan No/ Account No: TL3	111	Date of Loan: 2/3/2006
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Name and Address of Borrower

JAMES JOHNSON 123 State Street Anaheim CA 92240-	Principal Balance
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Lender Secured Party

Alpha Omega Consulting Group, Inc. 716 Vauxhall Dr Nashville, TN 37221 615 662-9532 License No:

Federal Truth in Lending Disclosure

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	AMOUNT FINANCED <small>The amount of credit provided to you on your behalf.</small>	TOTAL OF PAYMENTS <small>The amount you will have paid after you have made all payments as scheduled</small>
264.00 %	\$ \$177.98	\$ \$809.00	\$ \$986.98

Your payment schedule will be : Bi-Weekly

SECURITY: You are giving a security interest in Personal Property Auto Insurance Proceeds Other: _____

No P	First Payment Due Date	Ammount Each Payment	*Final Payment is equal in any case to unpaid principal and charges	Final Payment due date
1	3/6/2006	\$986.98		3/20/2006

DELINQUENCY CHARGES: A maximum of \$10 for a loan payment in default for not less than 10 days, or a maximum of \$15 for a loan payment in default for not less than 15 days.

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 and the right to accelerate the maturity of the obligation.
"e" means estimate.

BORROWER AUTHORIZES THE FOLLOWING DISBURSEMENTS

ITEMIZATION OF THE AMOUNT FINANCED	*The Creditor may retain a portion of these amounts
1 \$ \$800.00 TO: Amount Given To You Directly	8 \$ N/A TO: Personal Propety Insurance
2 \$ \$0.00 TO: Amount Paid On Your Account	9 \$ \$0.00 TO: Processing Fee
3 \$ \$9.00 TO: Motor Vehicle Fees	10 N/A
4 \$ N/A TO: County Recorder Filing Fee	11 N/A
5 \$ N/A TO: Credit Life Insurance *	\$809.00 Total Financed Ammount
6 \$ N/A TO: Credit Disability Insurance	\$0.00 To: Prepaid Finance Charge (Admin. Fee)
7 \$ \$0.00 TO: Auto Insurance *	Which is included in the finance charge above and is fully earned when this loan is made.