

DEMAND LOAN AGREEMENT

THIS AGREEMENT made on this day 11/14/2005, which is the Effective Date of Agreement, between Alpha Omega Consulting Group, Inc., as the Lender, with its address being 716 Vauxhall Drive Nashville, TN 37221 and RON W JONES the borrower(s) with its address being 1015 EAST BOBBY COURT MILLERSVILLE, TN 37072-.

WHERE AS the lender has agreed to extend a credit line and make a loan to the Borrower, upon the terms and conditions herein set forth;

NOW THEREFORE IN CONSIDERATION OF the loan to be made by Lender to the Borrower and mutual covenants and agreements hereinafter contained and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereby agree as follows:

1. LOAN. The Lender hereby loans to the Borrower \$500.00,(FIVE HUNDRED DOLLARS, as (the "Loan"). The Borrower acknowledges receipt of the full amount of the Loan.
2. For valuable consideration stated as the "Loan" mentioned above, the Borrower hereby assigns and transfers his rights to title of said vehicle 1992 buick century, with Vehicle Identification number being 32132132132132112, and also all books papers recording, evidencing or relating to said debts, liens, accounts, claims, moneys and chooses in action or any part thereof (all of the foregoing being herein called the "Assigned Property") as a general and continuing collateral security for payment of all existing and future indebtedness and liability of the undersigned to the Lender wheresoever and howsoever incurred and any ultimate unpaid balance thereof, and as a first and prior claim upon "Assigned Property".
3. In the event of default of payment on the part of the Borrower, the Lender has the right to pay off existing first lien of said vehicle with the institution the Borrower has the vehicle financed with. Further, the Lender may collect, realize, sell or otherwise deal with the "Assigned Property" or any part thereof in such manner, upon such terms and conditions and at such time or times as may seem to it advisable and without notice to the Borrower, and may charge on its behalf and pay to others reasonable sums for expenses incurred and for services rendered (expressly including legal advice and repossession charges) in or in connection with collecting, realizing, selling or obtaining payment of the "Assigned Property".
4. The Lender may grant releases, and discharges and otherwise deal with the Borrower, debtors of the Borrower, sureties and others and with the "Assigned Property". All moneys collected or received by the Borrower in respect of the "Assigned Property" shall be received as trustee for the Lender and shall be forthwith paid to the Lender.

5. The Borrower shall from time to time forthwith on request furnish to the Lender in writing all information requested relating to the "Assigned Property" and the Lender shall be entitled from time to time to inspect the aforesaid vehicle, and other documents pertaining to the "Assigned Property".

6. The Borrower shall from time to time forthwith on the Lenders request do, make and execute all such financing statements, further assignments, documents, acts matters and things as may be required by the Lender of or with respect to the "Assigned Property" or any part thereof or as may be required to give effects to these presents, and Borrower hereby constitutes and appoints the Lender the true and lawful attorney of the Borrower irrevocable with full power or substitution to do, make and execute all such statements, assignments, documents, acts, matters or things with the right to use the name of the Borrower whenever and wherever it may be deemed necessary or expedient.

WITNESS the hand and seal of the Borrower this date of Assignment.

Signature of Borrower

Signature of Authorized person for Lender

Date