

Alpha Omega Consulting Group, Inc.  
716 Vauxhall Drive  
Nashville, TN 37221  
(615) 662-9537  
**NOTICE TO CURE DEFAULT**

Date 11/13/2005

DOE, JANE  
101 ANYWHERE ST  
TESTCITY, TN 80980

**Account:** CA76072N  
**Amount Now Due:** \$177.00  
**Last Day For Payment:** 12/7/2005

You are late making your payment(s). If you pay the AMOUNT NOW DUE (above) by the LAST DAY FOR PAYMENT (above), you may continue with the contract as though you were not late. If you do not pay by that date, we may exercise rights under the law.

If you voluntarily surrender possession of the following specified collateral, you could still owe additional money after the money received from the sale of the collateral is deducted from the total amount you owe.

|              |              |               |             |
|--------------|--------------|---------------|-------------|
| <b>Year:</b> | <b>Make:</b> | <b>Model:</b> | <b>VIN:</b> |
|--------------|--------------|---------------|-------------|

Sincerely,

Manager