

Alpha Omega Consulting Group, Inc.
716 Vauxhall Drive
Nashville, TN 37221
(615) 662-9537
Settlement Offer

11/13/2005

To: Ron W Jones
1015 East Bobby Court
Millersville, TN 37072-
Account # TL11N

Dear Ron W Jones

Your account is seriously past due. You are currently in default on this loan. We would like to help you resolve this matter and are therefore offering you this settlement.

The current balance as of the date of this letter : \$1,201.64

Daily finance charge : \$0.05

This letter is a one time offer to you to settle this account and receive your title. We will consider this account paid in full and return your title to you if you pay the following settlement amount within ten (10) days of this letter.

Settlement amount: \$1,000.00

The unpaid portion of the above listed debt will be forgiven only if you act within the allotted 10 days.

If you fail to accept this settlement offer, we may exercise our legal rights, which include but are not limited to the following:

Your vehicle may be legally repossessed and sold.

A suit may be filed in small claims court.

Your account may be turned over to a collection agency resulting in damage to your credit history.

If you have any questions or concerns please feel free to contact us at : (615) 662-9537