

Licensee: Alpha Omega Consulting Group, Inc.

Loan Date: 11/14/2005 Customer RON W JONES

In this Deferred Deposit & Disclosure Agreement, the word "you" means the customer identified above. The word "us" and "our" means Alpha Omega Consulting Group, Inc., which is the creditor in this transaction.

AGREEMENT

Simultaneous with the execution of this Agreement (a) you have delivered to us you check No. 123 (the check), (b) we have given you cash in the amount of \$200.00 and (c) we have agreed to hold the check until the Payment Date set forth below before depositing or presentment of this check. In consideration for this transaction, you agree to pay us a fee of \$36.00 at the time this transaction is executed. You agree that the account on which the Check is drawn will have sufficient funds on the payment Date to pay the Check. You further agree not to put a "stop payment" on the Check or take any other action that will result in "non payment" by the bank.

Payment Schedule	ANNUAL PERCENTAGE RATE	SERVICE FEE	AMOUNT FINANCED
<i>One payment in the amount of</i> \$236.00	469.29%	\$36.00	\$200.00
Due Date 11/28/2005			
<i>NSF-Closed Account Fee Bank Fee \$3 to \$10</i>	<i>The cost of your credit as a yearly rate</i>	<i>The dollar amount the credit will cost you</i>	<i>The amount of credit provided to you or on your behalf</i>

OTHER DEFERRED DEPOSIT TRANSACTIONS

Do you have any deferred deposit transactions outstanding to any deferred deposit servie business? Check YES or NO

If the answer is yes, do you have more than one (1) deferred deposit transaction outstanding? Check YES or NO

If the answer is no, what is the face value of the outstanding deferred deposit transaction? \$

PURSUANT TO KENTUCKY LAW, THE FEE CHARGED FOR A DEFERRED DEPOSIT TRANSACTION IS A SERVICE FEE AND NOT INTEREST. THIS DISCLOSURE IS PROVIDED TO YOU PURSUANT TO THE FEDERAL TRUTH IN LENDING ACT, 15 U.S.C. 1601 ET SEQ. AND THE REGULATIONS PROMULGATED THEREUNDER, IN PARTICULAR REGULATION Z, 12 CFR PART 226. THE SERVICE FEES CHARGED FOR THE DEFERRED DEPOSIT TRANSACTION ARE INCLUDED IN THE CALCULATIONS OF AN ANNUAL PERCENTAGE RATE. THIS DOCUMENT IS FOR DISCLOSURE PURPOSES ONLY AND DOES NOT AFFECT THE CHARACTER OF THE FEES UNDER KENTUCK LAW.

THIS IS A SHORT TERM, FAST, PAY DAY CASH ADVANCE. IF YOU NEED A LONG TERM LOAN, CONSIDER QUALIFYING AT A FINANCIAL INSTITUTION.

CUSTOMER SIGNATURE: X

RON W JONES

Date

MANAGER SIGNATURE: X

Alpha Omega Consulting Group, Inc.

Date