

DEFERRED PRESENTMENT SERVICES AGREEMENT

Lender (Creditor): Alpha Omega Consulting Group, Inc.
716 Vauxhall Drive
Nashville, TN 37221
(615) 662-9537

Loan Date: 11/14/2005
Account Number 4389
Loan Number CA76100R
Check Number: 123

Borrower: RON W JONES
1015 EAST BOBBY COURT
MILLERSVILLE, 37072-

SSN: 545-45-4544
Home Phone: (615) 855-1999
Work Phone: 615-662-9537

DISCLOSURES REQUIRED UNDER THE FEDERAL TRUTH-IN-LENDING ACT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
<i>The cost of my credit as a yearly rate</i>	<i>The dollar amount the credit will cost me</i>	<i>The amount of credit provided to me on my behalf</i>	<i>The amount I will have paid after all scheduled payments are made</i>
469.29%	\$36.00	\$200.00	\$236.00

YOUR REPAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of Payment	Payment Due Date
1	\$236.00	11/28/2005

PREPAYMENT: If I prepay my loan in full, I may be entitled to a refund of part of the Finance Charge

CONTRACT REFERENCE: See the Note below for additional information about non-payment, default, early prepayment and prepayment refunds.

ITEMIZATION OF AMOUNT FINANCED

(1) Amount Paid To Me \$200.00
(2) Finance Charge \$36.00

PROMISE TO PAY: I promise to pay to your order the Total of Payments disclosed above, which includes principal (corresponding to the amount Financed) plus interest (Finance Charges) also disclosed above. This note is payable in one (1) single payment payable on the disclosed Payment Due Date.

RIGHT TO PREPAY; REFUND OF UNEARNED INTEREST: I understand that I have the right to make partial payments under this Note in amounts of \$50.00 or more. I further understand that I have the right to prepay this Note in full at any time, and that if I prepay this Note in full within five (5) days following the Transaction Date disclosed above, I will receive a refund of unearned interest (after first deducting a \$20.00 fee) computed on an actuarial basis through and including the date of prepayment. If I make partial prepayments under this Note, or if I prepay this Note in full at any time after five (5) days following the Transaction Date, I will not be entitled to receive a refund.

CHECK SUBMITTED IN PAYMENT: If I give you a check at the time this Note is signed to facilitate payment of the amount that I will owe you on the Payment Due Date, I agree that you may hold my check for a period of not more than thirty (30) days. I further agree that you may negotiate or present my check for payment by my depository bank on the Payment Due Date. I am giving my check to you solely for the purpose of facilitating payment, and for the purpose of securing this Note and my obligations to you. If for any reason my depository bank refuses to pay my check when negotiated or presented for payment, and my bank charges you a returned check or similar fee, I agree to reimburse you for any amount that you are required to pay my bank. My reimbursement obligations to you are limited to only one fee per check, regardless of the number of times you submit my check for payment and my check is returned to you unpaid.

Signature of Borrower

Date

Witness

Date

DEFAULT AND INTEREST: I will be in default under this Note if for any reason I fail to pay you all that I may owe to you promptly on the Payment Due Date. Should this occur, I agree to pay you the interest on the unpaid amount of this note at the rate of 36% per annum, beginning on the Payment Due Date, and for a period of one year thereafter, after which I agree to pay you interest at the rate of 18% per annum until this Note is paid in full.

GOVERNING LAW: This Note shall be governed and construed under the laws of the State of Louisiana without regard to the conflict of law principles of that state.

MISCELLANEOUS: I waive presentment for payment, demand, protest, and notice of protest, and non-payment, with respect to this note. I further agree that no delay on your part in exercising any power or right that you may have shall operate as a waiver of any such power or right hereunder. As used herein, the terms 'I', 'me', 'my', shall mean the Borrower signing below. The terms 'you' and 'your' mean Alpha Omega Consulting Group, Inc., its successors and assigns, and any subsequent holder of this Note.

READ CAREFULLY BEFORE SIGNING: I hereby certify that I have read and fully understand this Note and authorize you and your officers, agents, and representatives to investigate my credit and employment history, receive credit information from others, such as consumer reporting agencies, and release information about your credit experience with me to others. By signing this note, I acknowledge that I have read and fully understand all provisions contained herein.

I (we) acknowledge receipt of a complete copy of this Disclosure Statement and Promissory Note, and agree to the terms thereof.

Signature of Borrower

Date

Witness

Date

Alpha Omega Consulting Group, Inc. PRIVACY STATEMENT

PRIVACY POLICY: Protecting your privacy is important to us and our employees. We want you to understand what information Alpha Omega Consulting Group, Inc. collects and how we use it. In order to provide our customers with short-term loans as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for our employees for collection, use, retention, and security of non-public personal information related our short-term programs.

WHAT INFORMATION WE COLLECT: We may collect "non-public personal information" about you from the following sources: Information we receive from you on applications or other loan forms, such as your name, address, social security number, assets and income; Information about your loan transactions with us, such as your payment history and loan balances; and Information we receive from third parties, such as consumer reporting agencies and other lenders, regarding your creditworthiness and credit history. "Non-public personal information" is non-public information about you that we obtain in connection with providing a short-term loan to you or list derived using that information. For example, as noted above, non-public personal information includes your name, social security number, payment history, and the like.

WHAT INFORMATION WE DISCLOSE: We are permitted by law to disclose non-public personal information about you to third parties in certain circumstances. For example, we may disclose non-public personal information about your short-term loan to consumer reporting agencies and to government entities in response to subpoenas. Moreover, we may disclose all of the non-public personal information about you that we collect, as described above, to financial service providers that perform services on our behalf, such as the services of your short term loan, and to financial institutions with which we have joint marketing arrangements. Such disclosures are made as necessary to affect, administer and enforce the loan you request or authorize. Otherwise, we do not disclose non-public financial information about our customers or former customers to anyone, except as permitted by law. If you ~me an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

OUR SECURITY PROCEDURES: We also take steps to safeguard customer information. We restrict access to non-public personal information about you to those employees who need to know that information to provide short-term loans to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

I (we) acknowledge that I have read and fully understand the information contained within this Privacy Statement.

Signature of Borrower

Date