

Alpha Omega Consulting Group, Inc.

716 Vauxhall Drive
Nashville, TN 37221
(615) 662-9537
(615) 662-8383

Loan Date: 11/13/2005

Loan No. : CA76042

BOB MACMILLIAN
123 W. Norman
NORMANDY, TN 37333

TO: BOB MACMILLIAN,

#Name?

As of today, your present principal balance on your loan is \$100.00 and your present interest due on your account is \$0.00. At this time we are demanding payment in full, which is \$118.00 , (not including any additional days of interest since this letter).

You have until Saturday, December 03, 2005 to bring payment in full, (plus any additional daily interest charges), into our office or we will execute our rights under TN law. Those rights include the right to repossess any property held as collateral for this transaction and the right, in many instances, to hold you personally responsible for any difference between the amount the property brings from a sale and the balance due us on the credit transaction in question. If you have any questions, telephone our office as soon as possible. At this time we ask that you contact our office immediately to make arrangements for payment.

Payment in Full as of the above date:

(Plus any additional interest charges)

Last Date for Payment:

Saturday, December 03, 2005