INSTALLMENT LOAN AND SECURITY AGREEMENT

Name of Lender	Alpha Omega Consulting Group	Loan Date:	7/23/2008
Street Address	716 Vauxhall Drive	Contract #:	TL101
City, State, Zip	Nashville, TN 37221	Maturity Date:	8/22/2008
Telephone Number	615-662-9537		

Name of Borrower	Samantha Donnymyer	Year:	1999
Street Address		Make:	Mercury
City, State, Zip	,	Model:	Sable
		VIN:	1234567891234567

ANNUAL PERCENTAGE RATE	***FINANCE CHARGE***	*Amount Financed*	*Total of Payments*
The cost of your credit as a yearly rate	*The dollar amount the credit will cost you*	*The amount of credit provided to you or on your behalf*	*The amount you will have paid after you have made all payments as scheduled*
24.00%	*$330.00*	*$1,500.00*	*$1,830.00*

Number of Payments	Amount of Payment	When Payment(s) are Due
1	$1,830.00	8/22/2008

Security: You are giving a security interest in your Motor Vehicle.

Prepayment: If you pay off early you will not have to pay a penalty.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Itemization of Amount Financed of $1,500.00

$1,500.00	Amount given to you directly		
$0.00	Loan Proceeds paid on your account	$0.00	Prepaid Finance Charge
$0.00	Loan Origination Fee	$1,500.00	Amount Financed

PROMISSORY NOTE

I/WE the undersigned BORROWER promise, jointly and severally, to pay to LENDER (or subsequent holder of this note) the sum of $1,500.00 plus interest thereon at 24.00% (annual rate), 1.97% / (per 30 day period), compounded normally until paid in full, due and payable in full without further demand on 8/22/2008 unless sooner paid at LENDERS' office, at the above address (or such other place as to which written notice may be given).

All payments shall apply first to outstanding fees and interest and then to principal. The LENDER is under no obligation to extend or renew your loan. A complete minimum due payment is required every 30 days to allow the customer to renew the loan for another 30 days. THERE IS NO GUARANTEE THAT YOUR LOAN WILL BE RENEWED. In the event loan renewal(s) are granted, upon the fifth renewal through the eight renewal, you, the borrower shall e requried to make payment of at least ten percent of the original principal amount of the loan each of these four monthly periods in addition to any finance charges that are due for the corresponding month.

No Loan shall be allowed to be extended beyond the eight renewals. Any loan which has been renewed eight times shall be required to be paid in full at the end of the eighth renewal period.

I/WE agree to pay reasonable attorney fees in the event this note is referred to an attorney for collection. I/WE may prepay this note in whole, or in part, at any time. I/WE agree this note will be in default for any failure to make any required payments when due, and that subject to any notices required by law, the entire balance will become immediately due and payable, and that you may exercise your rights under the law to enforce payment of this note, including repossession of the collateral securing this loan.

I/WE will also be in default if your prospect of payment, performance or ability to realize upon the collateral securing this loan is significantly impaired. LENDER shall not be obligated to extend the maturity date of this loan or provide refinancing of this loan obligation at any time.

SECURITY INTEREST

To secure the BORROWER's obligation under this Agreement and any extensions or renewals hereof, BORROWER hereby grants to LENDER a security interest in the Motor Vehicle described herein, all accessories thereto, and all proceeds thereof, including but not limited to all insurance proceeds or refunds of insurance premiums related thereto. During the term of this loan and until this loan is paid, BORROWER authorizes LENDER to hold the Certificate of Title for the vehicle given as collateral to secure this loan.

In the event of default by BORROWER, LENDER shall have all the rights and remedies allowed secured parties under the Uniform Commercial Code of South Dakota and any other, applicable remedies, including the right of self-help repossessions. In any event of default BORROWER will, at LENDER'S request, assemble the collateral and make it available to the LENDER at such place as is designated by the LENDER and, in the event BORROWER fails to do so, BORROWER acknowledges and agress such an act shall be deemed to be an intentional concealment pursuant to SDCL 54-4-72 (2). BORROWER agrees to pay all expenses of retaking, holding, preparing for sale, selling and reasonable attorney's fees and legal expenses as may be allowable by law and incurred by LENDER in enforcing its rights under this agreement. At any public or private sale of the collateral, LENDER may purchase the same, and in the event BORROWER failed to disclose a valid prior lien or security interest affecting the motor vehcile, or if the borrower has intnetionally concealed, impaired or destroyed the motor vehicle, BORROWER shall be and remain liable for any deficiency remaining from the net proceeds thereof. BORROWER hereby authorizes LENDER, its agents or assigns to enter upon the premises of the BORROWER at any reasonable time, whether in default or not, to inspect the collateral; and if in default, to repossess the collateral and to assert the rights of the LENDER in and to the collateral under the terms of this agreement and applicable law. The rights and remedies herein conferred on the LENDER shall be cumulative and not alternative and shall be in addition to and not in substitution of or in derogation of rights and remedies conferred by the Uniform Commercial Code of South Dakota and other applicable law included but not limited to the provisions under SDCL 54-4. No delay or failure by the LENDER in the exercise of any right or remedy shall constitute a waiver thereof.

ADMINISTRATIVE PROVISIONS

This Agreement shall be construed, applied and governed by the internal laws of the state in which it is executed. The unenforceability or invalidity of any portion of the Agreement shall not render unenforceable or invalid the remaining portions hereof. All notices shall be effective when mailed to BORROWER at the address set forth above, unless BORROWER shall have notified LENDER in writing of a change in address. BORROWER shall promptly advise LENDER of any change in BORROWER'S address and any change in the customary location of the vehicle at BORROWER'S address.

If you believe there have been any improprieties in making this loan in the lender's loan practices, you may contact the South Dakota Division of Banking, 217 1/2 West Missouri Street, Pierre, South Dakota 57501; phone number (605) 773-3421.

Witness Signature Date

Borrower Signature Date

Co/Borrower Signature Date