

DEFERRED PRESENTMENT SERVICES AGREEMENT

Transaction Number CA76101R

Account Number 4389

Loan Date: 11/14/2005

Due Date: 11/28/2005

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

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

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

In this Deferred Presentment Services Agreement (this "Agreement"), the words "you" and "your" mean the above customer and all who have signed as customer. The words "us" and "ours" mean Alpha Omega Consulting Group, Inc.

FEDERAL TRUTH-IN-LENDING

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
<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>	<i>The amount you will have paid after all scheduled payments are made</i>
469.29%	\$90.00	\$500.00	\$590.00

The amount stated in the AMOUNT FINANCED Block above consists solely of the amount of cash we are giving you in exchange for your check. The above is a disclosure required by the Federal Truth-in-Lending Act, and TCA Sec. 45-17-112(g).

The amount shown in the FINANCE CHARGE block is deemed a service fee by Tennessee law and not interest. TCA Sec. 45-17-112(b).

Prepayment: There will be no rebate of the FINANCE CHARGE if the check is prepaid before the presentment date.

YOUR REPAYMENT SCHEDULE WILL BE:

Number of Payments: 1 Amount of payment: \$590.00 Due Date: 11/28/2005

Itemization of Amount Financed:

1. Amount Paid Directly To You: \$500 **2. Amount Paid Others: \$0.0**

A handling charge in the amount of \$20 will be collected if a check is returned due to insufficient funds, stop payment, or account closed.

We also have the right to all civil means available and allowed by law to collect the check and all applicable court costs. TCA Sec.45-17-112(i)

I hereby acknowledge receipt of these disclosures prior to entering into this deferred presentment agreement.

CUSTOMER SIGNATURE: X _____

I hereby acknowledge receipt of \$500 in cash for check # 321 dated 11/14/2005 in the amount of \$590 drawn on FIRST TENNESSEE BANK. We hereby agree to hold the check until presentment date, as set out above, before depositing it. In consideration for our cashing and deferred presentment of the check you agree to pay a service fee of \$90 and to cause the check to be paid by your bank on the presentment date.

I certify that I do not have more than two checks outstanding to any deferred presentment service providers and that the total face value of those checks when combined with the face value of the above described check, does not exceed \$500.

Additional terms of this Agreement are set forth on page 2 hereof and are incorporated as though printed in full here.

If the above check is returned by my bank, I hereby authorize the electronic collection of a \$20.00 returned check fee as allowable by state law.

I hereby acknowledge that this agreement was completely filled in before I signed, that I have read, understand and agree to all the terms and conditions on the front of this agreement, and that I have received a completed copy of this agreement.

CUSTOMER SIGNATURE: X _____
RON W JONES

_____ Date

LICENSEE SIGNATURE: X _____
Alpha Omega Consulting Group, Inc.

_____ Date

ADDITIONAL TERMS OF AGREEMENT (READ CAREFULLY)

TRUTH OF APPLICATION: You certify that the information in the Licensee's Information Form is true and correct. You understand that we are relying upon the Information Form and this Agreement. You authorize us to verify this information through any source.

OTHER OUTSTANDING CHECKS: You understand that we cannot accept your check for deferred presentment if you have more than (2) checks outstanding with any deferred presentment service providers or if the total face value of all checks outstanding with any deferred service providers equals or exceeds \$500.

CUSTOMER'S BANK CHARGES: You will not hold Licensee or our agents responsible for depositing any check(s) or any fees you must pay as a result of any check(s) being deposited at your bank.

METHOD OF PAYMENT: You agree that we may deposit the Check on the presentment date if you have not paid us in cash or by cashier's check, money order or other immediately available funds in the amount of the Check before noon on the presentment day.

DEFAULT: You will be in default under this agreement if:

(a) You stop payment on the Check or otherwise cause the check not to be honored on the presentment date; or (b) you provide false or misleading information about yourself, your employment or your financial condition (including the account in which the Check is drawn) prior to entering into this Agreement; or

(c) any of the following things happens to you: death, failure to pay your debts as they come due, appointment of a committee, receiver or other custodian of any of your property, the commencement of a case under the Federal Bankruptcy Laws or against you as a debtor.

CONSEQUENCES OF DEFAULT: Should you stop payment on a check or otherwise be in default under this Agreement, we may, at our option exercise any of the following remedies:

(a) if payment is not made after written demand, we may go to court to get a judgement against you for the then amount of the unpaid obligations to us. In the event judgement is entered in our favor, we may seek to collect judgement through all judicial means necessary, including attaching your non-exempt property or garnishing your wages;

(b) if we are advised by your bank or other financial institution that the Check has been altered, forged, stolen, or obtained through fraudulent or illegal means, negotiated without proper legal authority, or the proceeds of illegal activity, we are required by law to notify the Tennessee District Attorney General, for the district which the check was received, and if the Check is returned to us by your bank for any of these reasons, we may not release the check without the consent of the district attorney general or investigating law enforcement authority.

(c) Tennessee Code Annotated, Section 45-17-112(1). If check is returned to licensee from a payer financial institution due to insufficient funds, closed account or a stop payment order, the licensee shall have the right to all civil means available and allowed by law to collect the check, including the right to collect court costs incurred in bringing civil action as authorized in Section 47-29-101 (a)(4), (b) and (c) and shall further have the authority to access A handling charge against the maker or drawer in the amount authorized by Section 47-29- 102.

GOVERNING LAW: Both this Agreement and the Application were executed at the offices in the State of Tennessee. The Application, the Agreement and this transaction arrangement with us, shall be governed by and construed and enforced solely in accordance with the laws of the State of Tennessee. **THE STATE COURTS LOCATED IN THE STATE OF TENNESSEE WILL HAVE EXCLUSIVE JURISDICTION AND VENUE OF ANY PERMITTED ACTION ARISING UNDER THIS AGREEMENT.**