

REVOLVING LINE OF CREDIT AGREEMENT AND DISCLOSURES

Alpha Omega Consulting Group, Inc.
716 Vauxhall Drive
Nashville, TN 37072
(866) 802-5742

DATE	REVOLVING CREDIT LINE ACCOUNT NUMBER
3/24/2009	TL102

BORROWER(S)	
Ron Johnson	
1015 East Bobby Court	
Millersville, TN 37077	

CREDIT LINE

This agreement contains important information about my revolving credit line with Alpha Omega Consulting Group, Inc.. I should carefully read and save this agreement with my account records. In this agreement, "I," "me," and "my" refer to all borrowers and coborrowers, both together and individually.

I promise to pay to the order of Alpha Omega Consulting Group, Inc. ("you") ONE THOUSAND FIVE HUNDRED & 0/100 Dollars ("Maximum Credit Limit") or as much as you have advanced and is outstanding ("Principal Sum"), plus any interest, fees, and charges as described below. You have established a revolving line of credit ("Credit Line") from which I may periodically obtain one or more advances, with the unpaid Principal Sum not exceeding the Maximum Credit Limit.

I may request extensions of credit in amounts not less than \$25.00, but not in excess of an amount that would cause my outstanding balance to exceed the Maximum Credit Limit of my Credit Line. Extensions of credit will not be made to pay my minimum monthly payment. I may not take an extension of credit to pay any amount owed to Alpha Omega Consulting Group, Inc. as a result of a payday loan transaction.

You do not have to honor any request for credit if I am late making any payment or if I am in default; if you have suspended my right to obtain future extensions of credit; if the request has not been properly made; or that, if advanced, would cause the outstanding balance to exceed the Maximum Credit Limit. You have the right to honor and pay any request for an extension of credit regardless of whether any of the above conditions exist. Any extension of credit above the Maximum Credit Limit will be due and payable immediately in addition to any minimum payment due.

Grace Period: The entire amount I owe at the beginning of the billing cycle is called the "New Balance". I understand that if I pay the New Balance in full on or before the Payment Due Date shown on my billing statement, then no additional Finance Charges or other fees will be charged to me for that billing cycle. I agree, however, that if I do not pay my New Balance in full on or before the Payment Due Date, then the periodic rate of Finance Charge will be imposed and will be shown on my next periodic billing statement.

Periodic Rate and Annual Percentage Rate: By signing this Agreement, I agree to repay all of the money that I borrow under this Agreement. Subject to the above described Grace Period, I agree to pay a FINANCE CHARGE on the money borrowed at the rate of 0.73% per day, which corresponds to an ANNUAL PERCENTAGE RATE of 267.67%. I make this promise not only for myself but jointly with each other person who signs this Agreement.

Calculation of Finance Charge: I understand that the Finance Charge on my Credit Line is determined by applying the periodic rate to the "Average Daily Balance" of my account (including current transactions). To get the Average Daily Balance, you will take the beginning balance of my account each day, add any new cash advances and subtract any payments or credits and unpaid Finance Charges. This gives us the daily balance. Then, you will add up all the daily balances for the billing cycle and divide the total by the number of days in the cycle. This gives us the Average Daily Balance. To determine the periodic Finance Charge for a billing cycle, you will apply the daily periodic rate to the Average Daily Balance and multiply the result by the number of days in that billing cycle.

Bad Check/Item Fee. I will pay you a bad check fee of \$30.00 each time I make a payment with a check or other item, including an electronic payment, and there are not sufficient funds in my deposit account to pay the check or other item or my deposit account has been closed.

PAYMENTS. I may pay the new balance of my Credit Line in part or in full without penalty. I agree to make minimum payments monthly in CASH, MONEY ORDER, OR CERTIFIED FUNDS at least equal to the minimum monthly payment specified on my billing statement by the stated payment due date. My minimum monthly payments will be 5% of the principal balance of the Credit Line on the last day of the billing cycle plus all accrued Finance Charges.

My Credit Line has a high interest rate, and I should pay as much as I can each month to reduce the amount I owe. You and I agree that time is of the essence.

CREDIT INFORMATION. My Maximum Credit Limit is based on my income. From time to time and upon request, I agree to promptly provide you with all financial information that you need to determine my qualification for the continuation of this Credit Line. I agree to notify you of any changes in my income. I also authorize you to make any necessary credit requests, at any time and for any reason, to determine my financial condition, including obtaining credit reports about me from one or more credit reporting agencies.

NOTICES. You will send all notices and periodic statements to me at the address shown above. I must notify you in writing if I wish to change the address to which notices and periodic statements are sent. Any notice required of you under this agreement will be considered delivered the date the notice is mailed. Any notice required of me under this agreement will be considered delivered the date it is received by you at your above address. If there are coborrowers on this obligation, notice to one borrower will constitute notice to all borrowers.

TRANSFER AND ASSIGNMENT. You may sell or transfer all or a portion of this Credit Line. My rights under this agreement may not be assigned or assumed by a third party. My heirs and legal representatives will be responsible for the terms agreed upon in this agreement.

LAW. This agreement is governed by the laws of the United States and the laws of the Commonwealth of Virginia. If the terms of this agreement conflict with any state or federal law, this agreement will be modified to resolve the conflict, provided that any term or condition of this agreement that is not in conflict will be enforceable in accordance with its terms. If any term is determined to be invalid or unenforceable, the determination will not affect any other term and all other terms will remain enforceable (except as otherwise provided in the Arbitration Agreement below.) This agreement may not be modified orally and any modification must be in writing.