

HHGELOC AGREEMENT AND DISCLOSURE STATEMENT

This document and accompanying Additional Disclosure Statement make up your HHGELOC Agreement and throughout this document are referred to as HHGELOC Agreement or Agreement. The Additional Disclosure Statement contains important Account information including your Annual Percentage Rates ("APR"s) and amount of any fees. Please take the time to familiarize yourself with your Agreement and retain it for future reference.

Thank you for being a Alpha Omega Consulting Group, Inc. customer. We appreciate your business.

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AGREEMENT TO TERMS AND DEFINITIONS

This HHGELOC Agreement and any amendments (Agreement) govern the open end line of credit we have established for you (your Account). "You" and "your" refer to all persons who applied for the Account or are contractually liable through any other means. "We," "us," and "our" refer to Alpha Omega Consulting Group, Inc.. "Card" means any credit cards or other access devices issued under this Agreement.

You and we are bound by this Agreement from the earlier of the time you receive it or from the date of the first transaction, including, without limitation, the placement or posting of any Annual Fee or Periodic Membership Fee on your Account. You may close your Account before using it without paying any Annual Fee, or Periodic Membership Fee if applicable to your Account, when you call us within 90 days of your Account open date at our office location.

USING YOUR ACCOUNT

Account Use Restrictions

You agree to use your Account only for personal, family, household, or charitable purposes. You agree to use your Account only for valid and lawful purposes and that if your Account is used for any other purposes you are responsible for such use and may be required to reimburse us and the Network for all resulting amounts and expenses.

Types of Account Transactions

You can access your Account using any means approved by us to make purchases or receive cash advances. We may limit the dollar amount and/or frequency of any type of transaction without notice to you.

YOUR CREDIT

Credit Limit

We will advise you of the total credit limit on your Account. All or a portion of your total credit limit is available for cash advances. Your total credit limit and cash advance limit may change from time to time. We will notify you of any such changes through your billing statement or by sending you a separate notice. If no separate cash advance limit is listed on your billing statement, then the amount of your credit limit available for cash advances is your total credit limit.

You agree not to allow your unpaid balance (including Finance Charges and other charges) to exceed your total credit limit. We may not extend credit if you have exceeded your total credit limit or if the amount requested would cause your to exceed your total credit limit. If you exceed your total credit limit, you agree to pay us that excess amount immediately. Your available credit and cash advance amount may not reflect your payments for up to 14 days.

Credit Authorizations

Some transactions will require our prior authorization and you may be asked by the merchant to provide identification. If any part of the authorization system is not working, we may not be able to authorize a transaction, even if you have sufficient available credit. We will not be liable to you if any of these events happen. We may refuse to authorize any transactions at our sole discretion including, without limitation, if we reasonably suspect that such authorization may result in fraudulent or suspicious activity on the Account. We are not responsible for refusal or failure to authorize any transaction or refusal by any merchant to accept or honor your Card.

PAYMENT

Promise to Pay

You promise to pay according to the terms of this Agreement for all: (a) credit we extend on your Account; (b) Finance Charges, late charges, overlimit charges and administrative charges (e.g. for research, returned checks, overdraft protection, if applicable, etc.) provided in this Agreement; and (c) collection costs and attorneys' fees to the extent permitted by applicable law.

If your Account is a joint Account, each joint Accountholder is jointly and individually responsible for all amounts due under this Agreement regardless of death, divorce, other legal proceedings or any agreement that may affect liability between you. If any joint Accountholder requests to not be liable for future transactions, we may close your Account. If we do, you must continue to pay according to the terms of this Agreement, but you will not be able to make new charges on your Account.

Payment

Each statement you receive from us will identify a Minimum Payment and Current Payment Due.

Minimum Payment

The Minimum Payment is calculated as follows:

Your Minimum Payment is:

5% of original balance of all balances subject to finance charge plus the following:

- Any periodic Finance Charges
- Any Monthly Maintenance Fee Finance Charge, if applicable, and
- Any additional amounts disclosed in the Additional Disclosure Statement

Current Payment Due

The Current Payment Due is:

> Your Minimum Payment plus any amount past due.

Your Minimum Payment and Current Payment Due will be rounded to the nearest penny, unless doing so will cause the resulting value to exceed the New Balance.

Timing and Form of Payments

You must pay at least the Current Payment Due in time to be credited to your Account by the Payment Due Date, and failure to do so constitutes a default of this Agreement. Instructions for making payments are on your billing statement. For a payment to be credited to your Account as of a particular day, we must receive your payment by the date and time and in the manner specified in those instructions. IF YOUR ACCOUNT IS OVERLIMIT, YOU CAN AVOID AN ADDITIONAL OVERLIMIT FEE BY IMMEDIATELY PAYING AT LEAST THE CURRENT PAYMENT DUE UPON DELIVERY OF YOUR BILLING STATEMENT. If your Account is delinquent, you can avoid an additional late fee by paying at least the Minimum Payment plus any past due amount by the Payment Due Date; however, if you cannot pay this amount, you must pay at least the Minimum Payment by the Payment Due Date to avoid progressing to the next stage of delinquency. You may pay more than the Current Payment Due and may pay the entire New Balance at any time.

All payments must be in U.S. dollars. Except for disputed payments, if you pay by mail the payment must be sent to the address specified on your billing statement. If you pay by negotiable instrument, such as cashier's check, it must be in a form that is acceptable to us and must be drawn on a U.S. Financial institution. ANY CHECK, MONEY ORDER, OR OTHER INSTRUMENT TENDERED AS AN ACCORD IN SATISFACTION, OR WHICH INCLUDES A CONDITION, RESTRICTIVE ENDORSEMENT OR ANY STATMENT TO THE EFFECT THAT ACCEPTANCE OF SUCH INSTRUMENT SHALL NOT CONSTITUTE FULL OR PARTIAL SATISFACTION OF A DISPUTED OR UNDISPUTED DEBT (COLLECTIVELY, A "Condition") WITHOUT PRIOR WRITTEN APPROVAL FROM MANAGEMENT. You must note conspicuously on the face of the payment instrument that it is tendered for this purpose. We reserve the right to refuse to accept any payment that is subject to a Condition. If the payment does not comply with the foregoing and we process it, we will not be bound by the Condition. BY SENDING US A CHECK FOR PAYMENT ON YOUR ACCOUNT, YOU AUTHORIZE US TO INITIATE AN ELECTRONIC FUNDS TRANSFER FROM YOUR BANK OR OTHER FINANCIAL INSTITUTION ACCOUNT ACCORDING TO THE TERMS OF THE CHECK. This means that your check will be converted to an electronic transaction and your original check will not be returned to you by your bank. Your original check will be destroyed.

Application of Payments

At our discretion, payments are generally applied to interest, fees and then principal balances. We apply your payments to lower APR balances before higher APR balances. The application of payments is subject to change at any time, without notice.

INTEREST RATES AND FINANCE CHARGES

Interest Rates

The APR's on your Account are a fixed rate. The APR is divided by 365 and rounded to the next highest hundred thousandth of a percentage point to determine your Daily Periodic Rate. The Daily Periodic Rate is used to determine the amount of Periodic Finance Charge (see Finance Charges).

Purchase APR

For credit card purchases, APR and corresponding Daily Periodic rate are disclosed in the Additional Disclosure Statement.

Cash APR

For cash advances, APR and corresponding Daily Periodic Rate are disclosed in the Additional Disclosure Statement.