P.A	AYDAY LOAN	AGREE	MENT			Payment Due Date 11/28/2005
	Social Security Number: 545-45-4544		t Number: '6100R			Contract Number: CA76100R
Customer's Address (Residence) City, 1015 EAST BOBBY COURT	State, ZIP	Home Phor (615) 855-19	999 615-662-	9537 1/14/2005	Made: 11:39:07 AM	
MILLERSVILLE, MO 37072-		Date of Bir 4/24/195	_, _,	Race: White	Heig 5'6	
Creditor / Lender Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37221 (615) 662-9537			Payment Schedule Prepayment: Additional Information	part of the finance See your contract	ly, you may e charge at for any add ayment, defa	ten Payments Are Due: 11/28/2005 be entitled to a refund of ditional information ault and prepayment
The cost of your credit as a yearly rate	FINANCE CHAP The dollar amou credit will cost	nt the	The amount of c	FINANCED redit provided to your behalf.	The amount	AL OF PAYMENTS t you will have paid after made all payments as scheduled
469.29%	\$36.00		\$20	00.00		\$236.00

ITEMIZATION OF AMOUNT FINANCED

Amount Financed Amount given to you directly. Amount Refinanced \$200.00 \$200.00

This Loan Agreement, Promissory Note, and Security Agreement is entered into by and between CREDITOR/LENDER and BORROWR/DEBTOR as of the above date, subject to the terms and conditions set forth and any and all representations BORROWER has made to LENDER in connection with this transaction.

\$0.00

LOAN AGREEMENT. You have requested a loan (the "LOAN") in the amount of the Amount Financed stated above (the "PRINCIPAL"). At your specific request, we as LENDER do hereby advance to you the Principal Amount. This loan is offered under the Laws governing money, interest and usury. You as BORROWER shall pay in cash to LENDER the amount set forth by the installment schedule above when due pursuant to the Promissory Note. Any notice that we as LENDER are required to provide you pursuant to the Agreement and/or the Uniform Commercial Code of the State of New Mexico will be deemed reasonable if sent to you at the address set forth by you above at least five (5) days before the event with respect to which notice is required. In the event the loan is repaid prior to maturity, BORROWRE shall pay interest at the rate set forth as the ANNUAL PERCENTAGE RATE above for the number of days the loan is outstanding and there will be no prepayment penalty. The amount set forth above as the FINANCE CHARGE is deemed a service fee by New Mexico law and is not interest.

INTEREST. This is a Simple Interest Loan, early payment will decrease the amount of the Finance Charge and late payment will increase the amount of the Finance Charge.

#Days in year For example: Amount Financed Interest Rate Interest Per day \$200 625% 365 \$3.57

If this sample loan was paid in 7 days, interest owed would be: 7 days x \$3.57 = \$24.99. If it were paid in 22 days interest owed would be 22 days x \$3.56 = \$78.54.

TRUTH OF APPLICATION. You certify that the information stated on this contract is true and correct. You understand that we are relying upon the Application and this Agreement. You authorize us to verify any information through any source including the use of a credit report.

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

DEFAULT. You will be in default under this Agreement if: (a) you stop payment on the check(s) we deposit or otherwise fail to pay the Total of Payment on or before the Payment Due Date shown above, or (b) you provide false or misleading information about yourself, your employment or your financial condition (including the account on which any check(s) is (are) drawn) prior to entering this Agreement, or (c) any of the following things happen to you: death, failure to pay your other debts as they come due, appointment of a committee, receiver or other custodian of any of your property, or the commencement of a case under the Federal Bankruptcy Laws by or against you as a debtor.

CONSEQUENCES OF DEFAULT. Should you stop payment on a check(s) or otherwise be in default under this Agreement, we may at our option, exercise any one or more of the following remedies: (a) we may charge a default fee of \$20.0; (b) if payment is not made after written demand, we may go to court and get a judgment against you for the then unpaid amount of your obligations to us. In the event the judgment is entered in our favor, we may seek to collect this judgment through all judicial means necessary, including attaching your non-exempt property, or garnisheeing your wages; (c) if we have to hire an attorney to help us collect the amount you owe us, your signature on this Agreement constitutes your agreement to pay all of our reasonable attorney's fees, court costs, and other expenses, including the costs of foreclosure and legal remedies that we incur in collecting; (d) if we are advised by your bank or other financial institution that a check(s) has (have) been altered, forged, stolen, obtained through fraudulent means negotiated without legal authority, or represents the proceed of illegal activity, we are required by law to notify the New Mexico Attorney Generals Office and if the check(s) is (are) returned to us by your bank for any of these reasons, we may not release the check(s) without the consent of the investigated law enforcement authority.

METHOD OF PAYMENT. You understand that a check will be held for deposit for no longer than fifteen (15) days. You agree that we may deposit a check held for deposit on the Payment Due Date if you have not paid us in cash or certified funds the amount of the Total of Payments on the Payment Due Date. If Payment is made prior to depositing a check held for deposit, we will return the check held for deposit to you at the time we receive payment.

GOVERNING LAW. Both this Agreement and the Application were executed at our offices listed above in the State of New Mexico and that they and this Transaction shall be governed by and construed and enforced solely in accordance with the laws of the State of New Mexico. YOU AGREE THAT THE STATE COURTS LOCATED IN THE STATE OF NEW MEXICO WILL HAVE EXCLUSIVE JURIDICTION AND VENUE OF ACTION TO ENFORCE THIS AGREEMENT.

Make your check payable to lender liste	d above, date your check for today.	Deposits cannot exceed 14 days.
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I, the undersigned authorize the LENDER to initiate debit entries and if my check is returned unpaid for any reason an NSF fee up	to \$25 will be
charged. I attest that I have carefully read the terms and conditions of this contract and agree to them.	

	11/14/2005		11/14/2005
Borrower's Signature	Date	Lender's Signature	Date

PRIVACY NOTICE

You are being provided with this PRIVACY NOTICE pursuant to the Gramm-Leach-Bliley Act and 16 C.F.R. 313. This act and the accompanying regulations require us to disclosure our policy regarding nonpublic personal information.

We collect nonpublic personal information about you such as your address, driver's license information and credit worthiness. We may collect this information from the following sources:

Information we receive from you on applications, worksheets, other documents we use in preparing your loan, or other forms;
Information about your transactions with us, our affiliates, or others; and
Information we receive from a consumer reporting agency.

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

From time to time we may disclosure your nonpublic information to businesses in order to verify your credit worthiness, or other companies that work with us to provide you with our products and services. In addition, we may disclose the information we collect, to companies that perform marketing services on our behalf or other financial institutions with which we have joint marketing agreements. However, we do not disclose any nonpublic personal information about you to anyone else, except as permitted by law. We will only share your nonpublic personal information to companies that agree to treat your information confidentially.

If you prefer that we not share your information, except as provided by law, you may complete the "OPT OUT" form below and return it to us as instructed.

I have received a copy of this notice

Signature	X	Date:
	Customer:	Lender:
		Alpha Omega Consulting Group, Inc.
		716 Vauxhall Drive
		Nashville, TN 37221
		(615) 662-9537
By check	ST TO "OPT OUT" OF DISCLOSURE OF I king the box to the left, I certify that I do no ve signed and dated my request below.	NONPUBLIC PERSONAL INFORMATION t wish for my nonpublic personal information to be disclosed, except as provided by
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By check	king the box to the left, I certify that I do no ive signed and dated my request below.	Date: Lender: Alpha Omega Consulting Group, Inc.