

CONSUMER LOAN AGREEMENT

Loan Number: CA377

Loan Date: 3/27/2009

Due Date: 4/10/2009

LENDER Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville, TN 37072 (866) 802-5742	BORROWER Ron Johnson 1015 East Bobby Court Millersville, TN 37077 SSN: 456-78-9123 Phone (615) 545-3333
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This Consumer Loan Agreement ("Agreement") states the terms of your loan with us. By signing you agree to all the terms in this Agreement. In this Agreement, the words "you" and "your" mean the borrower shown above. The words "we", "us", and "our" mean the lender shown above.

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE <i>The cost of your credit as a yearly rate</i>	FINANCE CHARGE <i>The dollar amount the credit will cost you</i>	AMOUNT FINANCED <i>The amount of credit provided to you or on your behalf</i>	TOTAL OF PAYMENTS <i>The amount you will have paid after all scheduled payments are made</i>	Itemization of the Amount Financed 1. Amount Given Directly to you: <div style="text-align: right;">\$200.00</div> 2. Amount Paid on Previous Loan with us. <div style="text-align: right;">\$0.00</div>
365.00%	\$28.00	\$200.00	\$228.00	

Your Payment Schedule is: 1 payment(s) of : \$228.00 due on 4/10/2009

Security

Your post-dated check or the attached executed Automated Clearing House Authorization ("ACHA"), which if so attached, is made part of this Agreement, as though fully stated herein, is security for this loan. Your wage assignment, if given, is also security for this loan.

Prepayment

If you pay-off early, you will not have to pay a penalty. See the Agreement terms below and on the other side of this form for information about nonpayment, default, and prepayment penalties.

Late Payment

If a payment is 10 days late, you will be charged 5.00% of the unpaid portion of the overdue payment if the overdue payment is in excess of \$200.00 or \$10.00 if the overdue payment is \$200.00 or less.

Finance Charge Computation

The Finance Charge, which consists only of interest, has been computed assuming that you will pay your one payment on the Payment Due Date. If you fail to make the above payment when due, you understand that interest will continue to accrue on any remaining unpaid balance at the Annual Percentage Rate disclosed above until the loan is paid in full or until entry of judgment or entry of an arbitration award, if applicable. After the entry of judgment, interest will accrue at the judgment rate.

Your Promise to Pay

To repay the loan we have made to you, you promise to pay us the Amount Financed shown in the Federal Truth-In-Lending Disclosure Statement ("Disclosure Statement"); plus interest on the unpaid Amount Financed; and any applicable late payment charge. We will begin charging interest on the date of this Agreement shown above. We will calculate the interest on a daily basis using the Annual Percentage Rate by multiplying the daily rate times the unpaid balance of the Amount Financed each day. We figure the daily rate by dividing the Annual Percentage Rate by 365 (or 366 in any leap year). You agree to repay the loan on the payment due date ("Payment Due Date") shown in the Payment Schedule. If you have not repaid the loan by the Payment Due Date, you agree to pay interest, as provided by applicable law at the Annual Percentage Rate shown in the Disclosure Statement. Any payments you make will be applied first to any accrued interest, then to the principal, and then to any other charges you owe us. You promise to pay us at the address shown above or at any other address we inform you in writing.

Method of Payment and Security Interest

Today you gave us your personal check ("Check") or your ACHA for the payment shown in the Payment Schedule of the Disclosure Statement and dated as the Payment Due Date. You request and we agree to wait to present the Check to your financial institution, or use the ACHA until the Payment Due Date, and you agree we may immediately present the Check to your financial institution, or use the ACHA if you do not make any other payments on or before its Payment Due Date. If you do make an alternative payment in the full amount owing, we will accept it in substitution of any uncashed Check or unused ACHA and return the uncashed Check to you or unused ACHA. Your post-dated Check or ACHA is security for this loan. You do not grant to us any security interest in, and we waive any rights to, which may arise in the deposit account, upon which the Check is drawn or ACHA is provided. Your wage assignment, if given, is also security for this loan.

Notice to Borrower

See the ADDITIONAL TERMS on the other accompanying documents of this Agreement for important information. This Agreement contains an ARBITRATION provision. THE ARBITRATION PROVISION LIMITS CERTAIN RIGHTS, INCLUDING YOUR RIGHT TO PURSUE A CLAIM IN COURT AND YOUR RIGHT TO A JURY TRIAL AND YOUR RIGHT TO PURSUE A CLAIM AS A CLASS ACTION.

Notice ** See other side for important information.

By signing, you state that you have received a copy of this Agreement and that you have read, understand and agreed to all of the terms of this Agreement, including the terms on other side of this Agreement.

Signature of Borrower

Date

Signature of Lender's Authorized Representative

Date

WAGE ASSIGNMENT

Assignor's (Employee/Borrower)
Name And Address:

Ron Johnson
1015 East Bobby Court
Millersville, TN 37077

Employer Name And Address:

Assignor's Social Security Number: 456-78-9123

Loan Number: CA377 Date of Loan 3/27/2009 Maturity Date: 4/10/2009

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

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.
365.00%	\$28.00	\$200.00	\$228.00

Your Payment Schedule is:

One payment of \$228.00 due on 4/10/2009

This Wage Assignment is being executed by me ("Assignor") to secure the above-referenced loan given to me by Alpha Omega Consulting Group, Inc. ("Assignee"). If, 40 days after the Payment Due Date, I am in default under the terms of my loan agreement, Assignee will have the right, pursuant to and in accordance with the Illinois Wage Assignment Act, 740 ILCS 170/01 et seq., to collect the amount due from my present employer or a future employer. I understand that I may revoke this assignment of wages at will by written notice to Assignee.

The maximum wages, salary, commissions and bonuses that may be collected by Assignee herein for any work week shall not exceed the lesser of (1) 15% of such gross amount paid for that week or (2) the amount by which disposable earnings for a week exceed 45 times the Federal Minimum Hourly Wage prescribed by Section 206(a)(1) of Title 29, U.S.C., as amended, or the minimum hourly wage prescribed by Section 4 of the Minimum Wage Law (820 ILCS 105/1 et seq.) whichever is greater, in effect at the time the amounts are payable. The term "disposable earnings" means: that part of the earnings remaining after the deduction from those earnings of any amounts required by law to be withheld.

I hereby authorize, empower and direct my employer to pay to Assignee any and all monies due or to become due me hereon, authorize Assignee to receive the same, and release and discharge employer from all liability to me on account of monies paid in accordance herein. No copy of the Wage Assignment shall be served on employer except in conformity with applicable law.

I acknowledge receipt of an exact copy of this Wage Assignment.

WAGE ASSIGNMENT

WITNESS:

ASSIGNOR:

(Assignor has received an exact copy of this Wage Assignment)

Date: _____

CONFIDENTIAL
FILE COPY

Loan Number:

CA377

**ACKNOWLEDGEMENT
RECEIPT OF
CONSUMER NOTICE
REPORTING OF CREDIT
TO A
CONSUMER REPORTING AGENCY**

This shall acknowledge that on the date listed below, that I, Ron Johnson, have received from Alpha Omega Consulting Group, Inc. a copy of the CONSUMER NOTICE REPORTING OF CREDIT, indicating that negative credit information related to the Loan Number stated above may be reported to a credit bureau.

(Signature of Borrower)

(Date)

CONFIDENTIAL
FILE COPY

Loan Number: CA377

OPTIONAL PRE-AUTHORIZATION TO ELECTRONIC FUND TRANSFER

On the date written below I have entered into an installment loan agreement with Alpha Omega Consulting Group, Inc. ("Lender"), whereby Lender has agreed to lend me a certain amount of money, as set forth in the Installment Note and Disclosure Statement ("Agreement") signed by me and dated as of today's date. In connection with this loan, I have provided Lender with a voided check from my bank

I hereby authorize the Lender to either: (a) electronically debit, or (b) issue a bank draft against, my bank account number 123641999 at First Texas Bank in the amount the installment payment (s), provided for by the Agreement on the due date of said installment(s).

Furthermore, in the event that I am in default under the Agreement, as that term is defined in the Agreement, I hereby authorize Lender to either: (a) electronically debit, or (b) issue a bank draft against, my bank account number 123641999 at First Texas Bank in the amount of the past due installment payment(s), or a portion thereof up to the outstanding past due balance as of the date of default.

I CAN REVOKE THIS AUTHORIZATION BY GIVING NOTICE OF REVOCATION TO LENDER. ANY REVOCATION IS EFFECTIVE ONLY AFTER LENDER HAS RECEIVED WRITTEN NOTICE FROM ME TO REVOKE THIS AUTHORIZATION IN SUCH TIME AND MANNER AS TO AFFORD A REASONABLE OPPORTUNITY TO ACT UPON THE NOTICE. I ALSO HAVE THE RIGHT TO STOP PAYMENT OF THE DEBIT ENTRY BY NOTIFICATION TO MY BANK AT LEAST THREE BUSINESS DAYS BEFORE THE SCHEDULED DATE OF THE ENTRY.

I acknowledge that I have read and understand this pre-authorization form and that I am entitled to a copy of it.

Signature of Borrower

Date

CONFIDENTIAL
FILE COPY