

# CONSUMER LOAN AGREEMENT

**Contract Number:** CA100

**Loan Date:** 3/3/2009

**Lender :**  
Alpha Omega Consulting Group  
**Address:** 716 Vauxhall Drive  
Nashville, TN 37221  
866-802-5742

**Borrower:**  
**Name :** TIFFANY JONES SSN:123456799  
**Address:** 155 WINDWARD WAY  
TESTCITY, TN 37221  
Home Phone:  
Work Phone:

This Consumer Loan Agreement (the "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 borrow shown above. The words, "we", "us", and "our" mean the Lender shown above.

**DISCLOSURES REQUIRED UNDER THE FEDERAL TRUTH-IN-LENDING ACT**

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>AMOUNT FINANCED</b>	<b>TOTAL OF PAYMENTS</b>
<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 you have made all payments as scheduled</i>
391.07%	\$30.00	\$200.00	\$230.00

**ITEMIZATION OF AMOUNT FINANCED**

Amount given to you directly. \$200.00

Ammount paid on account. N/A

**Your Payment Schedule Will Be**

<b>Number of Payments:</b>	<b>Amount of Payments</b>	<b>First Payment is Due:</b> (SAME DAY EACH MONTH)
1	\$230.00	3/17/2009

**Prepayment:** If you pay off early you will not have to pay a penalty. See the terms of this contract for additional information about prepayment, nonpayment, default, and prepayment penalites.

**Late Charges** If you fail to make all or any part of a scheduled payment more than ten days after its due date, you may be charged a late fee of 10\$ or 5% of the unpaid amount of the Total Payments, whichever is greater.

**YOUR PROMISE TO REPAY:** To repay the loan we have made to you, you promise to pay Alpha Omega Consulting Group ("Lender") the amount financed shown in the Federal Truth in Lending Disclosure Statement ("Disclosure Statement") plus interest on the unpaid amount financed. 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(s) shown in this Disclosure Statement ("Payment Due Dates"). If you have not repaid the loan after the Payment Due Date, you agree to pay interest, as provided by applicable law at the annual Percentage Rate shown in this Disclosure Statement. Any payments you make will be applied first to any accrued interest, then to the principal, then to any other charges you owe us. You promise to pay us at the address shown above or at any other address we tell you in writing.

**COLLECTION COSTS:** In the event of default, the undersigned specifically agrees to pay all reasonable attorneys fees and court costs in the event legal action is taken to collect on the account. The undersigned further agrees to pay an additional amount representing fifty percent (50%) of the principal balance if the account is referred to a collection agency or attorney for collection. This additional amount is in recognition of the costs associated with said collection action processing. The undersigned personally, jointly, severally, and unconditionally guarantee and promise to pay to Alpha Omega Consulting Group on demand, any and all indebtedness. This is a continuing and ongoing guarantee for services rendered and hereby are unaffected by any change in terms of the original indebtedness between the parties. All payments are payable in STEPHENS County, Utah.

**RETURNED CHECK FEE/COST OF COLLECTION:** A minimum service charge of \$40.00 may be collected in connection with any check or other instrument that is dishonored after presenting the instrument for payment. In addition, we will seek to collect all amounts (penalties, check charges, service costs, etc.) allowed by law. (7-15-1, U.C.A.).

**ELECTRONIC FUNDS TRANSFER:** Customer hereby agrees that the Company may choose to electronically debit their bank account for any and all monies due and owing to Company in lieu of present the Customer's check instrumt for payment.

By signing below, you state that you have received a completed copy of this Agreement. By signing, you also state that you have read, understand, and agreed to all terms of this entire Agreement, including attached additional pages if any. You agree that each page and its terms constitute the Agreement.

\_\_\_\_\_  
Borrower's Signature 3/3/2009  
Date

\_\_\_\_\_  
Lender's Signature 3/3/2009  
Date

\_\_\_\_\_  
Co-Borrower's Signature 3/3/2009  
Date