

ARIZONA PREMIUM FINANCE CO., INC.



12406 N. 32nd St. #110
Phoenix, AZ 85032
(602) 992-9898

PLEASE CHECK APPROPRIATE BOX(ES)		ACCOUNT NUMBER
<input type="checkbox"/> PERSONAL	<input type="checkbox"/> RENEWAL	
<input type="checkbox"/> COMMERCIAL	<input type="checkbox"/> ADDITIONAL PREMIUM	

INSURED / BORROWER All information including telephone and SS# is required		PRODUCER	
NAME		NAME	
ADDRESS		ADDRESS	
CITY, ST, ZIP		CITY, ST, ZIP	
DL#	SS #	PHONE	AGENT CODE
Tel 1	Tel 2		

In consideration of the premium payments to be made by Arizona Premium Finance Co. (APFC) to the listed insurance companies, the named insureds promise to pay APFC, the Total of Payments and any other fees, subject to the provisions herein and on the following pages.

TOTAL PREMIUM(S)	DOWN PAYMENT	FEDERAL TRUTH-IN LENDING DISCLOSURE STATEMENT				
		AMOUNT FINANCED Amount of credit provided to you or on your behalf	FINANCE CHARGE *The dollar amount the credit will cost you.	TOTAL OF PAYMENTS Amount you will have paid after you have made all the scheduled payments.	TOTAL SALE PRICE (Deferred payment price.) The total cost of your purchase on credit, including your down payment.	ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.

ITEMIZATION OF THE AMOUNT FINANCED: The AMOUNT FINANCED (ABOVE) consists entirely of the amount of credit that will be paid on your behalf for the policies listed in Schedule of Policies. <input type="checkbox"/> I want an itemization <input type="checkbox"/> I do not request an itemization	PAYMENT SCHEDULE	NUMBER OF PAYMENTS	PAYMENT AMOUNT	PAYMENTS DUE BEGINNING

SECURITY: You are giving a security interest in the policy(ies) listed below.

LATE CHARGE: See paragraph 6 reverse side.

PREPAYMENT: If you pay off early, you may be entitled to a refund of part of the finance charge. See back of this document. *May include non refundable flat fee, see item 7 on back of this form.

SCHEDULE OF POLICIES

POLICY NUMBER	EFFECTIVE DATE OF POLICY	NAME OF INSURANCE COMPANY and GENERAL AGENT (if any)	COVERAGE TYPE	DOWN PAYMENT	POLICY TERM	PREMIUM AMOUNT

TAXES AND FEES - NON-FINANCED

Automatic Monthly Payment Options

Debit from Checking Account I authorize Arizona Premium Finance Co. to debit my checking account each month the amount due. **Attach a voided check or copy of your check.** There is a fee of \$5 per payment.

Credit Card Payment I authorize Arizona Premium Finance Co. to charge my credit card each month the amount due. There is a convenience fee of 3% for Visa, MasterCard, or Discover, and 5% for American Express per payment.

Visa, MasterCard, Discover, American Express

Card #:

Expiration Date:

INSURANCE PREMIUM FINANCE AGREEMENT NOTICE: A) DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT. B) YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. C) UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE SERVICE CHARGE.

THE UNDERSIGNED EXECUTED THIS LOAN AGREEMENT AND RECEIVED A COPY THIS _____ DAY OF _____ 20____
Borrower agrees to be obligated to APFC under all the Terms and Conditions of this agreement.

X

POLICY WILL BE CANCELLED FOR NON-PAYMENT.
SIGNATURE OF INSURED (If Corporation, Title of Officer Signing)

AGENT CERTIFICATION: Agent certifies that the down payment has been collected, that the Insured is of legal age and has capacity to contract, that the signature is genuine and that he has delivered a copy of this contract to the Insured. Agent certifies that any minimum earned premium has been disclosed, no brokerage fee is financed, and the policy has not been financed before, unless disclosed. Agent agrees to pay unearned premiums and or unearned commissions in it's possession to APFC.

PRINT NAME OF AGENT

SIGNATURE OF AGENT

TERMS AND CONDITIONS

In consideration of the payment by Arizona Premium Finance Co. (APFC) to the respective insurance companies, or their agents, of the amount financed, or a portion thereof, Borrower, both named individual and named entity, promises to pay to APFC the amount under the caption "Total of Payments" and fees that become due. Borrower agrees as follows:

SECURITY INTEREST: Borrower assigns a security interest in any and all unearned premiums which may become payable under any policy financed under any of Borrower's accounts. Borrower agrees the financed insurance has neither been previously financed nor will it be subsequently financed.

POWER OF ATTORNEY: Borrower hereby irrevocably appoints APFC as its attorney-in-fact with full authority to cancel the policies listed in the schedule of policies or added thereafter, for non-payment and or unpaid premium increases, and to endorse its name to any check or draft received on its behalf.

COMPLETENESS and ADDITIONAL PREMIUMS: If the insurance company, policy number or effective date is unknown at the time this agreement was submitted, the missing information will be added and the due date of the next scheduled payment may be adjusted. The money paid by APFC is only for the insurance premium as determined at the time the insurance policy is issued. If the premium comes in higher than stated on this agreement, Borrower agrees either (1) to pay any additional premiums in full to the insurance company or (2) to request financing from APFC. Borrower's failure to act may result in APFC's request to cancel.

DEFAULT, ATTORNEY FEES AND INTEREST: Borrower agrees that default in payment of any installment hereof shall be deemed a default of the agreement, and the total amount due under this agreement shall be due and payable. The failure to pay any additional premium imposed by the insurance company with respect to any policy listed in the schedule of policies, shall be a material default under this agreement. The interest set forth on the face of this agreement shall continue to run until payment is actually received by APFC. Borrower agrees to pay all reasonable attorney fees, court costs and collections costs associated with collection of any deficiency balance (not applicable in AK except for commercial policies). No waiver by APFC of any default shall be construed as a waiver for any other subsequent default nor impair or affect any rights or remedies incident thereto. Borrower recognizes and agrees that APFC is a lender and not an insurer and that APFC assumes no liability hereunder as an insurer.

PAYMENT AND LATE CHARGES: Borrower understands and agrees that the producer is an agent of the Borrower and not of APFC. Borrower agrees that all payments hereunder shall be made directly to APFC and payment to any other party shall not constitute payment to APFC. Borrower agrees to pay a late charge for each delinquent installment as follows: California, Delaware, Indiana, Massachusetts, New Jersey, and Tennessee the default period is 10 days after the installment due date; all other states are 5 days after the installment due date. The late charge shall be 5% of the installment with a minimum of \$1.00 and a maximum 5% not to exceed \$5.00 where limited by law; Indiana, the late charge shall be \$17.50. California, the late charge is \$1.00 to maximum for 5% of the delinquent installment. In the event of cancellation, Borrower agrees to pay a cancellation fee, as follows: Massachusetts, New Jersey and New York \$5.00 less any delinquency charge on the installment in default. New Jersey commercial policies the charge is 1.5% of the installment with a \$25 minimum. New York and Texas commercial policies the charge is 5% of the installment.

PREPAYMENT PROVISIONS: If Borrower pays off the balance of the amount due under this agreement prior to maturity, then Borrower may receive a refund of the finance charge. Delaware, New York, and Connecticut, the interest refund will be based on the Rule of 78's after first deducting \$10.00 from the total finance charge. Massachusetts, the interest refund will be based on the Rule of 78's after first deducting \$16.00 from the finance charge. North Carolina, the interest refund will be calculated using the actuarial method after first deducting \$15.00 from the total finance charge. Pennsylvania, the interest refund will be calculated using the actuarial method after first deducting \$10.00 from the total finance charge. Tennessee, the interest refund will be based on the Rule of 78's after first deducting 4% of the total finance charge. New Jersey, the interest refund will be based on the actuarial method after first deducting \$12.00. If an agreement is prepaid within 12 months after the first payment is due, the holder of the agreement may charge a prepayment penalty of not more than \$20.00 on any agreement up to and including \$2000.00; 1% of the loan on any agreement over \$2000.00 up to and including \$5000.00; and \$100.00 on any agreement exceeding \$5000.00. Indiana, the minimum finance charge is \$33.00.

CANCELLATION and REINSTATEMENT: Borrower hereby releases and discharges and agrees to hold harmless APFC, their officers, employees, successors and assigns from any liability or cause of action by reason of any cancellation. Borrower agrees that any payment received after cancellation will be applied to the account balance. Where a cancellation notice has been mailed by APFC, APFC may request reinstatement. Reinstatement is at the insurance company's sole discretion.

REFUNDS AND DEFICIENCY: All refunds shall first be applied to any outstanding balances due APFC

CHECKS: Checks received by APFC may be retained by APFC and an electronic presentment prepared and transmitted in its place as a means of collecting the check. If you do not wish to have your check presented electronically, then the payment must be sent with a note stating "I do not authorize you to present this check electronically". In the event that your check is returned unpaid, we may redeposit your check electronically. Additionally, Borrower agrees to pay a return check fee as allowed by state law. In New York, a \$20.00 fee is assessed.

ACCEPTANCE: There is no agreement until approval and acceptance by APFC in Arizona.

ASSIGNMENT: This agreement may be assigned and the holder or assignee has the same rights as APFC.

SOLVENCY: Borrower states he is not the subject of any bankruptcy proceeding and has full legal authority to enter into this agreement.

JURISDICTION: Jurisdiction is in Arizona.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on basis of sex or marital status. The Federal agency which administers compliance with this law concerning this Premium Finance Company is the Office of the Comptroller of the Currency, Consumer Complaints, Washington, D.C. 20219, (202) 874-4820.

NOTICE: SEE THE OTHER PAGES FOR IMPORTANT INFORMATION.