



Servicer Street Address:
 21820 Burbank Blvd, Suite 300
 Woodland Hills, CA 91367-6476
 Phone: (888) 875-4000

**COMMERCIAL INSURANCE
 PREMIUM FINANCE AGREEMENT
 and DISCLOSURE STATEMENT**

Servicer Mailing Address:
 P.O. Box 4312
 Woodland Hills, CA 91365-4312

<http://www.ipfnetaccess>

New Renewal Additional Premium

BORROWER / INSURED Account #: **931 - 55555**
 ABC GENERAL CONTRACTORS & MANAGEMENT
 Robert Smith
 123 MAIN STREET
 REDONDO BEACH, CA 90277
 (310) 555-1234

AGENT / BROKER Agent #: **A54321**
 (BTIS) CONTRACTOR INSURANCE SERVICES
 1800 FRONT STREET
 SACRAMENTO, CA 95816

SCHEDULE OF POLICIES

Policy Number	Name of Insurance Company and General Agent (if any)	Effective Date	Type of Coverage	Policy Term	Premium Amount
04BC678912	C05153-NAVIGATORS INS CO C/O NAVIGATORS CA INS SRVCS G06211-Builders and Tradesmens Insurance Services [CX:30] [PR]	5/3/2010	Bond	12 Ernd. Taxes/Fees Fin. Taxes/Fees	

TOTAL PREMIUM(S) 1,284.00

TOTAL PREMIUM(S)	DOWN PAYMENT	AMOUNT FINANCED <small>(amount of credit provided on your behalf)</small>	FINANCE CHARGE <small>(dollar amount the credit will cost you)</small>	FLORIDA DOCUMENTARY STAMP TAX <small>(only applicable in Florida)</small>	TOTAL OF PAYMENTS <small>(amount you will have paid after making all scheduled payments)</small>	A. P. R. <small>(cost of credit as a yearly rate)</small>
1,284.00	256.80	1027.20	128.94	0.00	1156.14	

In consideration of the premium payment(s) to be made by LENDER listed below, the Borrower promises to pay to the order of LENDER the TOTAL OF PAYMENTS in accordance with the PAYMENT SCHEDULE below and subject to the provisions set forth herein.

PAYMENT SCHEDULE	First Installment Due Date	Amount of Each Installment	Installment Schedule	
			Number of Payments	Payment Due Date
	6/3/2010	128.46	9	3rd(Monthly)

ACKNOWLEDGEMENT AND AGREEMENT BY BORROWER

Prepayment. The Insured may prepay the full amount due and receive a refund of the unearned interest as provided on page 2 of this agreement.

Security. As security for the payments to be made, the insured assigns First Insurance Funding Corp. of California located at 450 Skokie Blvd. Suite 1000, Northbrook, IL 60065-3306 (herein referred to as "LENDER") a security interest in return premiums, dividend payments, and certain loss payments with reference to the policies listed below. Under certain conditions, LENDER HAS THE RIGHT TO CANCEL FINANCED POLICIES, as provided on page 2 of this agreement.

Late Payment. A late charge will be imposed on any payment which is not received by LENDER within five (5) days of its due date (unless a longer grace period is specified under applicable law, in which case a late charge will be imposed on any payment not received by LENDER within such grace period). This late charge will be 5% of the overdue amount of the maximum late charge permitted by applicable law, whichever is less.

Contract Reference. Reference should be made to the terms of this agreement as stated below and on page 2 for information about nonpayment, default, cancellation, the right to demand immediate payment in full, and prepayment.

Insured's Agreement. In consideration of the premium payments (the "Amount Financed" above) to be made to the above captioned AGENT or BROKER by LENDER, the named insured (herein referred to as "Insured") promised to pay, to the order of LENDER, the Total of Payments subject to all of the provisions set forth on both pages of this agreement.

NOTICE TO THE INSURED: (1) Do not sign this agreement before you read both pages of it, or if it contains blank spaces. (2) You are entitled to a completely filled-in copy of this agreement. (3) 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. (4) Keep your copy of this agreement to protect your legal rights.

AGENT / BROKER REPRESENTATIONS AND WARRANTIES

The policy premiums listed above are being financed by First Insurance Funding Corp. of California located at 450 Skokie Blvd. Suite 1000, Northbrook, IL 60065-3306 (herein referred to as "LENDER") and are being serviced by the Servicer named at the top of this page. The undersigned agent or broker has read the Agent/Broker Representations and Warranties on Page 2, has completed page 2 of all copies where required, and makes all such Representations and Warranties recited herein. Further, the undersigned agent or broker agrees to: (i) pay all reasonable attorney fees, courts costs, and other collection costs incurred by LENDER in recovering amounts due from the agent or broker in connection with any breach of the Agent/Broker Representations and Warranties, and (ii) indemnify LENDER for any and all losses LENDER incurs as a result of any error committed by the Agent/Broker in completing or failing to complete any portion of this agreement.

 Signature of the Borrower*
*or of broker or agent as a duly authorized agent of the Borrower, to the extent permitted by applicable law

 Name of Borrower (Type or Print)

 Title (Type or Print) Date

 Signature of Agent or Broker (circle one)

 Title (Type or Print) Date