

<b>AGREEMENT TO PROVIDE PROPERTY INSURANCE</b>		<b>LOAN OFFICER:</b>	
<b>LIENHOLDER LOSS PAYEE</b>		<b>ACCOUNT/LOAN NUMBER:</b>	
BORROWER _____ STREET _____ CITY _____ STATE _____ ZIP _____ TELEPHONE _____	CO-BORROWER _____ STREET _____ CITY _____ STATE _____ ZIP _____ TELEPHONE _____		
<b>IMPORTANT</b>	NEW LOAN LEASE	REFINANCED LOAN SUBSTITUTION OF COLLATERAL	
Dear Borrower: The terms of the Security Agreement, Retail Installment Contract or Disclosure Statement & Agreement for the purchase of the collateral identified on this form contain provisions relating to insurance. The terms of the Agreement and the sections relating to insurance are the terms which must be followed. You agree to obtain insurance from an insurer that is authorized to do business in this state or an eligible surplus lines insurer and maintain insurance providing coverage for all risks of sudden and accidental loss until the loan is paid in full. You also agree to provide the Lender with written proof of insurance at all times until the collateral has been released. If you do not provide the Lender with written proof of the required coverage naming them as "loss payee," the Lender may, at its option, but shall not be required to and without prejudice to its rights if it does not, request issuance of insurance that will protect its interest and may only provide limited coverage for you. The coverage may be based on outstanding loan balance. This could result in less protection for you and may be more expensive than insurance you can choose to buy from an insurance company or agent of your choice. The types of coverage a Lender may request, in the event that you do not provide the required proof of coverage, include, but are not limited to, a) All Risk Coverage that covers the lesser of the lenders interest (loan balance), or the cost to repair or replace the collateral for loss or damage to the collateral by any external cause: such coverage <b>DOES NOT PROVIDE LIABILITY COVERAGE OR PERSONAL INJURY COVERAGE AND MAY NOT PROTECT THE TOTAL EQUITY IN YOUR COLLATERAL</b> for damages caused by you; b) Repossession Expense Coverage to reimburse the Lender for expenses incurred in the course of repossessing an insured collateral; c) Conversion, Embezzlement and Secretion Coverage to protect the Lender from unlawful appropriation of the collateral, removal of the collateral from the area or hiding the collateral; and d) Mexico coverage for losses sustained while the collateral is within the territory of Mexico This coverage may be limited to losses which occur within 25 miles of the U.S. border. The premium for this insurance may include an expense reimbursement payment which would be intended to reimburse the Lender of an affiliate for necessary expenses incurred in administering this insurance coverage. <b>You agree that the Lender may either demand payment of the premium cost of such coverage in full or add the premium cost to your loan balance, which may increase your payment, with a FINANCE CHARGE at the CURRENT RATE (Open-Ended Loans) or ANNUAL PERCENTAGE RATE (Closed-End Loans) provided in the Consumer Credit Disclosure Statement. Thank you.</b>	TRANSACTION DATE _____ TERM _____		
	LOAN AMOUNT _____		PMT. AMT. _____ PMT. FRQ. _____
	YEAR MAKE _____		MODEL _____
	I.D. NUMBER _____		
	If more than one collateral secures this loan or the collateral value(s)is (are) substantially less than the loan amount, please give collateral values. 1. \$ _____ 2. \$ _____ 3. \$ _____ 4. \$ _____		
	TITLE RECEIVED <input type="checkbox"/> YES <input type="checkbox"/> NO		EXTENDED WARRANTY (MBI): <input type="checkbox"/> YES <input type="checkbox"/> NO
<b>ARBITRATION AGREEMENT AND BORROWER REQUIREMENTS</b>			
<p>Any controversy, dispute or claim of any nature arising out of, or in connection with, or in relation to the interpretation, performance, or branch of this agreement between Borrower and Lender, shall be resolved by final and binding arbitration administered by the American Arbitration Association ("AAA"). The rules of arbitration and practice and procedure of the AAA will apply. Information regarding the rules of arbitration may be obtained at <a href="http://www.adr.org">www.adr.org</a>. All arbitration hearings shall be commenced within 90 days after demanded arbitration. The arbitrator shall only upon a showing of cause be permitted to extend the commencement of such hearing up to an additional 60 days. The arbitrator shall determine which is the prevailing party and shall include the award of costs and reasonable attorney's fees of that party's attorneys. Judgment upon any award rendered by the arbitrator may be entered in any state or federal court having jurisdiction.</p>			
A) I understand that it is my responsibility to keep the collateral I am financing insured against all risks of sudden and accidental loss during the <b>entire</b> term of the security agreement, with deductible amounts not exceeding the following: Maximum Comprehensive Deductible(s) _____ Maximum Collision Deductible(s) _____			
B) I understand that the policy must list my lender as LOSS PAYEE			
C) I understand that I must immediately provide satisfactory EVIDENCE of these insurance requirements or the lender may charge my loan with the cost of a limited-coverage insurance policy. I will have my agent forward a copy of my insurance policy to the lender. I authorize the lender to provide its insurance service office with the necessary information for verification of adequate insurance coverage.			
DEAR AGENT: The Lender will accept this form as temporary proof of coverage for 30 days, provided the form is completed, signed, and returned. After 30 days a loss payee copy is needed. Please complete this section and return the form to the lender, or send other proof of coverage.  AGENT'S NAME _____ AGENT'S ADDRESS _____ PHONE NUMBER _____ INSURANCE CO. _____ POLICY NO. (CHECK HERE FOR BINDER [ ]) _____ EFFECTIVE DATE _____ DEDUCTIBLES: COMP _____ COLL _____ AGENT CODE _____ AGENT SIGNATURE _____		_____ BORROWER  _____ CO-BORROWER	
You may update insurance information on our website at: <a href="http://www.myinsuranceinfo.com">www.myinsuranceinfo.com</a>			

## Failure to provide evidence of insurance may result in an unnecessary charge

Dear Borrower:

The terms of your Loan and Security Agreement for the purchase of the collateral contain provisions relating to contractually required insurance coverage. This Notice is to remind you of the requirements of the Loan.

1. You must carry a policy of insurance that protects us from financial loss as the result of damage to or loss of the property. Such policy must provide at least comprehensive, collision, and upset coverage and must contain a loss payable claim clause endorsement naming us as lienholder and have deductible amounts not to exceed the maximum comprehensive and collision coverage as shown on the reverse. You may obtain the policy from agent of your choice.

2. Property insurance coverage must remain in effect during the term of your loan agreement, or any extension of the agreement. If we do not receive a copy of your insurance policy within 30 days from the date of your loan agreement, or within 30 days after such insurance of your own is cancelled, expires, or is terminated for any reason during the term of the loan, a policy protecting us may be issued. Your equity will not be included in any coverage issued by us.

Coverage, if obtained by us, protects the interest of the insured lender and may not protect the interest or equity of the owner or borrower(s). This policy does not provide bodily injury or property damage liability coverage, nor does it meet thee financial responsibility or no-fault law. This policy does not provide medical insurance, uninsured motorist, or underinsured motorist coverage. WE URGE YOU TO OBTAIN COVERAGE FROM YOUR AGENT.

3. If insurance is obtained by us, the following coverages may be included only for our benefit.

- a) All risk coverage that covers the amount of our interest (not the value of the vehicle) for loss or damage to the collateral by any external cause; such coverage does not provide liability coverage for damages caused by you.
- b) Repossession expense coverage to reimburse us for expenses incurred in the course of repossessing an insured vehicle.
- c) Conversion, Embezzlement, and Secretion coverage to protect us from unlawful appropriation of the collateral, removal from the area or the hiding of the collateral.
- d) Return of Premium coverage that will result in our receiving a return of premium in certain situations.
- e) In addition, any claims payable to us may be subject to a lower deductible than may apply to any clam rights you may have under the insurance.

4. Policies issued by us may be for a term of 12 months and may be based on the outstanding balance of a loan which may include late fees, unpaid interest, previously added insurance and other charges provided under the loan agreements of the effective date of insurance.

5. If we issue coverage on your loan and you subsequently provide written proof of coverage acceptable to us, you will only pay for the uninsured period. Earned premiums may be calculated based upon the Rule of 78ths earning formula or other formulas that may result in lower refunds than other types of insurance.

6. The total cost of insurance, if purchased by us to protect our interest, shall be added to your loan balance effective as of the date coverage is issued. Such charges may incur interest at the rate stated in your loan agreement. Premium charges for coverage added by us will be paid to you as follows at our discretion"

- a) We may demand immediate payment of the cost of coverage.
- b) We may increase your periodic payment by an amount sufficient to pay the premium within the scheduled loan term or otherwise allowed by applicable law.
- c) We may extend the term of your loan by the amount of time necessary to pay off any cost of coverage added by us.

### Acknowledgement

**You authorize us to obtain insurance to protect our interest in the property securing your loan with us. By signing on the reverse you acknowledge that you have read and understand your responsibility to provide us with continuing property insurance coverage and our intent to obtain coverage to protect our interest if you do not. You also understand that coverage obtained by us may be considerable more expensive than coverage you could obtain on your own. You further understand and acknowledge that the lender or an entity affiliated with the lender may receive compensation or reimbursement of expenses related to any insurance premiums added to your loan by the lender.**