

Triumph Premium Finance PREMIUM FINANCE AGREEMENT

600 SW Jefferson Suite 204 Lee's Summit, MO 64063(844) 292-9090 Fax (816) 246-2659

Type of Loan
Personal
✓ Commercial
Additional Premium

			View		nphpf.com ccount status online				
AGENT / BRO JLP Insurance 3719 Fry Roa STE C Katy, TX 7744 (281) 599-374	e Services LL0 d	E AND BUSINESS	,	(00060192) DDUCER CODE A00162	BORROWER (NA BE EXPRESS LLC 6037 N FRY RD 126 KATY. TX 77449		DENCE OR	BUSINES	S ADDRESS)
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TOTAL D	REMIUMS	NUMBER OF IN	STALLMENTS		EACH INSTALLMENT	· · · · · · · · · · · · · · · · · · ·	HEN PAYN	MENTS AF	RE DUE
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DOWN P	AYMENT				HEDULE OF P	OLICIES			
В	2,437.15	Policy Prefix and Number	Effective Date	Name of Ins	urance Carrier and		Type of Coverage	Policy Term	Gross Premium
r The Amou	FINANCED int of Credit Your Behalf 8,508,60	TBD	8/8/2017	G00255-Te	ilmark County Mutual xas Specialty Underwi 00 %, CX.0] [90		CAUTO Ernd. Tax Fin. Taxe	es/Fees	9,543.00 160.00 0.00
D The Dollar Credit Wi	CHARGE Amount the Il Cost You 315.00 PAYMENTS	тво	8/8/2017	Co. G00163-Sc	nnsylvania Manufactui out Insurance Group 00 %, CX:0} [90	rers Assoc. Ins. 1%PR]	CARGO Ernd. Tax Fin. Taxe	es/Fe es	1,033,63 150.00 59.12
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! 1	ly Rate 98 %	<u> </u>		I TOTAL PRI	MIUMS MUST AGRE	E WITH BOX "	A" ABOVE	>>>>	10,945.75
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(1) The Borro (2) The policie authorized the Borrower throupon demand returned priem to the policies requirements premiums are term of the p	wer has receives listed here is transaction uigh or to the discounty to the discounty to the discounty to the discounty transition of the discounty transition of the discounty transition discounty discounty transition discounty transition discounty discount	in are in full force and recognizes in undersigned, dire- ie then outstandin- out of the above lis- toose indicated and the company bill, a cept as indicated, by is subject to a	Agreement, and and effect and the security interectly, indirectly, ag indebtedness tied insurance pot the policies includit or reporting and that the depression in the upgarred of the upgarred of the upgarred of	he information est assigned he ctually or const of the Borrowe flicies is suborc uded on this fin form policies, ost or provision of premium, it is programs will be	Federal Truth-in-Lend in the schedule of policerein. (4) To hold in ructively by any of their and that any lien the linated to LENDER's liance agreement are in policies subject to rehal premiums are not list.	icies and the p trust for LFNDI e insurance con e undersigned en or security in full force and frospective rati essitian the ar (7) The policies idard short rate	remiums are ER any pay npanies and now has o nterest ther effect and c ng, or polic ng, or polic s can be can or pro rata	e correct, yments mad to pay the ir hereafter ein, (5) The comply with cies subject remiums to ancelled by table exceptions.	(d) the Borrower had ade or credited to the monies to LENDE remay acquire on an ere are no exception LENDER's eligibility to minimum earned to be earned for the fix by the Borrower or the ept as indicated, (8)

DATE

such a proceeding, it is noted on this Agreement in the space in which the Borrower's name and address is placed, (9) To hold Lender, its successors and assigns harmless against any loss or expense (including attorney fees) resulting from these representation or from errors, omissions or inaccuracies of the assigns narriess against any loss of expense (including attorney less) resulting from trese representation of from errors, offissions of inaccuracies of the agent/broker in preparing this agreement, (10) To pay the down payment and any funding amounts received from the Lender under this Agreement to the insurance company or general agent (less commissions), (11) No term or provision of any financed policy requires the lender to notify or get the consent of any third party to effect cancellation of such policy. (12) To promptly notify Lender in writing of any information on the Agreement becomes inaccurate.

ATTENTION APPLICANT:

MANDATORY ENDORSEMENTS Business Auto Coverage Form TXCA1A TXCA100 Business Auto Schedule of Forms and Endorsements Common Policy Conditions IL0017 (11/98) Business Auto Coverage Form CA0001 (03/06) Nuclear Energy Liability Exclusion IL0021 (09/08) Mobile Equipment CA2015 (12/04) Texas Changes CA0196 (03/06) Texas Changes - Cancellation and Non Renewal CA0243 (03/01) Calculation of Premium IL0003 (09/08) OTHER ENDORSEMENTS Business Auto Coverage Form Declarations Continued TXCA1B Business Auto Schedule of Covered Autos Extension TXCA1C Auto Medical Payments Coverage CA9903 Texas Supplementary Death Benefit CA9995 Deductible Liability Coverage CA0301 Texas Personal Injury Protection CA2264 Limited Mexico Coverage CA0121 Texas Uninsured/Underinsured Motorists Coverage CA2109 Texas Split Uninsured/Underinsured Motorists Coverage Limits CA3125 Changes in Transfer of Rights of Recovery Against Others to Us (Waiver of CA2046A (03/92) Subrogation) Texas Form F-1 CA2336 Additional Insured CA9901T Exclusion of Named Driver CA2076 Loss Payable Clause CA9944 Truckers - Insurance for Non Trucking Use CA2309 Texas Truckers Endorsement CA2333 Texas Stated Amount Insurance CA0401 Cancellation Provision or Coverage Change Endorsement CA0202A Texas - Emergency Use Excluded CA2037 Professional Services Not Covered CA2018 Motor Carrier Insurance for Public Liability MCS-90 NOTE: Other Endorsements may apply. Refer to your policy for a complete listing. NOTICE: THE FOLLOWING PERTAINS TO THE FAIR CREDIT REPORTING ACT.

In addition to routine verification of information pursuant to the insurance applied for, if the application is by an individual for insurance primarily for personal or family purposes, the insurer to which it is assigned may have an investigative consumer report made including information bearing on character general reputation, personal characterisics or mode of living and, upon the individual's written request, will disclose in writing the nature and scope of the investigation requested. If such a report is procured.

This application is not an insurance policy or an insurance contract. Your agreement to these terms MUST BE accepted by the insurance company before there is any insurance contract or insurance coverage, and COVERAGE WILL COMMENCE only upon the effective date of a separate contract binding insurance coverage (i.e. a policy or official binder form) issued by an agent authorized by the Company.

The applicant warrants that the information provide	ed on this application is true, complete and correct based on or misrepresentation of a material fact or circumstances shall
void a	ny policy issued.
Signature of Applicants osition or Title	Date

Proxy Statement	
I hereby appoint the President and Secretary of the Company, or their successor substitute, to be the undersigned's lawful proxy and attorney in fact, and said attendany policyholder meeting, or any adjournment or adjournments thereof, are undersigned in the same manner and with the same effect as if the undersigned continue in force for the full period of the policy and any renewal thereof, unless irrevocable for the full period permitted by law. I agree to be bound by the provisional transfer of Named Insured.	omey is hereby authorized and empowered to nd to represent, vote and otherwise act for the were personally present. This proxy shall sooner revoked by me in writing and shall be
/Signature at Hasses (ilisting)	
Uninsured/Underinsured Motorists Coverage Acceptance/Ri	ejection From (Must Be Signed)
As required by Section 1952.105 of the Texas Insurance Code, I have been give Uninsured/Underinsured Motorists Bodily Injury Coverage and Uninsured/Underinsured/	en the opportunity to purchase
Option 1 - I hereby reject Uninsured/Underinsured Motorist Coverage in Option 2 - I hereby reject Uninsured/Underinsured Motorist Coverage as in its entirety and accept bodily injury limits indicated on this application. Option 3 - I hereby accept Uninsured/Underinsured Motorist Coverage vas indicated on this application under Uninsured/Underinsured Motorists. Option 4 - I hereby reject Uninsured/Underinsured Motorist Coverage as entirety and accept property damage liability coverage as indicated on the	s respects to property damage liability coverage with limits for bodily injury and property damage is respects to bodily injury liability coverage in its
Before deciding whether to reject coverage, my Uninsured/Underinsured Motoris completely understand these options.	sts Coverage options were explained to me and I
The rejection(s) indicated above shall apply on this policy and on all future rener to me by this Company because of change of vehicles or coverage, or because Company in writing that thereafter Uninsured/Underinsured Motorists Coverage	of an interruption of coverage, until I notify the
Signature of Napred Insured	Date
Rejection of Personal Injury Prote	oolioo
I hereby reject Personal Injury Protection coverage in accordance with the right Insurance Code on this policy. It is understood that I have the right to request the applicable premium charge in effect at that time.	of rejection provided in Article 5.06.3 of the Texa
Signature of Named Insured	Date
Signature of Agent	Date

Signature of Agent

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEXAS – EXCLUSION OF NAMED DRIVER AND PARTIAL REJECTION OF COVERAGES

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM GARAGE COVERAGE FORM MOTOR CARRIER COVERAGE FORM TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

rsigned By:
(Authorized Representative)

WARNING

THIS ACKNOWLEDGMENT AND REJECTION IS APPLICABLE TO ALL RENEWALS ISSUED BY US OR ANY AFFILIATED INSURER. HOWEVER, WE MUST PROVIDE A NOTICE WITH EACH RENEWAL AS FOLLOWS: "THIS POLICY CONTAINS A NAMED DRIVER EXCLUSION."

	SCHEDULE
Nan	ne Of Excluded Driver
L	You agree that none of the insurance coverages afforded the this policy shall apply while the
	excluded driver listed in the Schedule is operating a covered "auto" or any other motor vehicle.

You further agree that this endorsement will also serve as a rejection of uninsured/underinsured motorists coverage and personal injury protection coverage while a covered "auto" or any other motor vehicle is operated by the excluded driver.

Acknowledged

CA 20 76 09 02

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY FSTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for USD \$ 398 00	acts of terrorism for a prospective premium of
		s of terrorism excluded from my policy. I e for losses arising from acts of terrorism.
		Liberty Sy'ndicates 4477
Policyh	order Applyant's Signature	Syndicate on behalf of certain underwriters at Lioyd's
Bric	ia Herosillo	
	Print Name	Policy N _J mber
	Date	

LMA9104

12 January 2015

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

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THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for USD\$ 31.01	r acts of terrorism for a prospective premium of
		s of terrorism excluded from my policy. I e for losses arising from acts of terrorism.
A	Acyhold Applicant's Signature	On behalf of Insurers
Bric	ia Hermosillo Print Name	Policy Number
	Date	

terms and conditions of the policy in use by the insurer shall be the basis of any contract between the Insurer and the Applicant. I hereby authorize the Insurer or an authorized representative of the Insurer to verify all of the information I have provided in order to procure the insurance policy I am making application for. I also understand that failure to report completely and accurately may result in sanctions including but limited to voidance of the insurance policy, denial of claims and in civil or criminal penalties.

MVR DISCLOSURE NOTICE: In accordance with the Fair Credit Reporting Act (FCRA) your administrator and/or insurance company(s) may request limited consumer report information for purposes solely related to the underwriting and rating of insurance. The administrator and/or insurance company(s) may request MVRs for you or your driver(s) for the sole purpose of determining the insurability of your motor truck cargo legal liability insurance program. The contents of your driver's MVR(s) will be compared to the underwriting criteria of the motor truck cargo legal liability insurance carrier(s). By law no consumer report information acquired will be disclosed or provided to additional parties.

FRAUD NOTICE: Please Read Carefully!

Texas: Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

DISCLAIMER: THIS IS NOT A BINDER OF COVERAGE, AND THIS DOCUMENT DOES NOT PROVIDE INSURANCE COVERAGE! This is an application for insurance only and does not guarantee coverage to anyone in possession of this document, nor should this document be relied upon by any person or entity as evidence of the existence of insurance coverage. The general coverage descriptions in the application are for information purposes only and are abbreviated. You will need to refer to the actual insurance policy for all specific coverages, coverage amounts, terms, conditions, limitations and exclusions. If there is any conflict between the information contained within this application and the actual insurance policy, the policy provisions will prevail. To obtain a complete policy, please contact our office.

Applicant Signature.

Applicant Printed Name:

Date:

Title:

Producers information:

Contact: Juan Pereira

Agency: JLP Insurance Services LLC
Email: Ip@ilbinsurancellc.com

Phone: 281-599-3741 Fax: 281-599-3840

Supplemental - Target Commodities Hauled and Inc	aligible Commodities
Target Commodities Hauled:	
If any of the commodities listed below are hauled, pleas	se select and enter the percentage of gross receipts.
Copper and Copper Products (Flatbed)	
	:
☐ % Other - Provide Details:	
Target Commodities: Limitation on Target Commodities: In the event of loss by the be liable for more than 10% of the Limit of Insurance applying	eft of any of the target commodities listed on the application, we will not g to "vehicles" as respects such commodities.
Ineligible Commodities:	
The following commodities are ineligible for coverage u	under this program under any circumstances.
Mobile Homes No Motor	Trailers (New for delivery)
Applicant Signature	
By signing below, Applicant hereby represents and warrants	s that Applicant has read, and fully understands, the provisions above odities. Applicant further warrants that it has fully and completely in the checklist above, along with providing accurate percentages of

Rating Number: 320031 - BE EXPRES LL

	7 777 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	(Enter the driver or cu Position Title	rrent manager for whom the	e experience is begin entered.) DOB tmm/dd/yyyy) :
enence Type. Driving Only		☐ Both Driving and M	lanagement	Starting com/dd-yyyy)
rior Experience	History		,	COMMON WITH CO.
or Experience: (List most recent fi		Siarting: (nim/ddryyyy)	Ending, (mr.vdd/yyyy)
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