

Got Premiums, Inc.
Premium Finance Memorandum of Agreement

ACCOUNT:	000-00000-000000	DATE:	12/12/1991
INSURED:	Full Name Of Insured Here	AGENT:	Full Name Of Agent Here
ADDRESS:	1111 Address 1 Address Line 2 City, State 11111	ADDRESS:	2222 Address 1 Address Line 2 City, State 22222
?			
LENDER'S NAME:	Got Premiums, Inc.		
MAILING ADDRESS:	16461 Sherman Way Suite 350 Lake Balboa, CA 91406		
PHONE:	(800) 452-8505		
EMAIL:	gws@gotpremiums.com		

In Accordance with provisions of the Premium Finance Agreement between the Insured and the Lender with a policy or endorsement effective date of 12/12/1997, the Lender has included in and consolidated with said Premium Finance Agreement additional premiums due on the Insured's insurance policy(s): 000-0000.

TRUTH IN LENDING DISCLOSURES (for additional credit only)

Annual Percentage Rate	15.00	Finance Charge	\$1,233.00	Amount Financed	\$4,556.12	Total of Payments	\$200.00
The cost of your additional credit as a yearly rate.		The dollar amount the additional credit will cost you.		The amount of additional credit provided on your behalf.		The amount you will have paid after you have made the additional payments	

YOUR PAYMENT AMOUNT WILL BE INCREASED AS FOLLOWS		ORIGINAL FINANCED AMOUNT	\$1,587.35
NUMBER OF INCREASED PAYMENTS	10	AMOUNT OF PREMIUM INCREASE	\$34.44
AMOUNT OF PAYMENT INCREASE	\$456.99	APR ON ADDITIONAL BALANCE DUE	19.44%
NEW GRAND TOTAL OF PAYMENTS	\$123.65	STATE TAX/STAMP FEES	\$5.00
FIRST OF ADDITIONAL PAYMENTS DUE	12/12/1993	OTHER ADDITIONAL FEES	\$0.00
		AMOUNT OF DOWN PAYMENT ON INCREASE	\$373.25
		PRINCIPAL AMOUNT OF INCREASE (ADDITIONAL AMOUNT FINANCED)	\$4,556.12
		FINANCE CHARGE ON ADDITIONAL AMOUNT FINANCED	\$1,233.00
		GRAND TOTAL OF AMOUNT FINANCED (ORIGINAL AND NEW AMOUNTS)	\$12.99
		GRAND TOTAL OF FINANCE CHARGES (ORIGINAL AND NEW AMOUNTS)	\$789.58
		AMOUNT PAID ON ORIGINAL LOAN	\$34.00
		NEW BALANCE DUE ON THE LOAN	\$15.55

SECURITY: You are giving a security interest in unearned premiums and loss payments on the insurance policy being purchased.

PREPAYMENT: If you pay off early, you may be entitled to a refund of part of the finance charge.

SEE YOUR CONTRACT DOCUMENTS FOR ANY ADDITIONAL INFORMATION ABOUT NONPAYMENT, DEFAULT, ANY REQUIRED REPAYMENT IN FULL BEFORE THAT SCHEDULED DATE, AND PREPAYMENT REFUNDS AND PENALTIES

THE NEW BALANCE IS PAYABLE IN **9** MONTHLY INSTALLMENTS OF **\$123.32** EACH, THE PAYMENT DATES HAVE NOT CHANGED SO THAT THE FIRST OF THE REMAINING PAYMENTS IS DUE ON 12/12/1993.