

P.O. Box 7186 Louisville, Kentucky 40257-0186
 (502) 423-1857

TRANSACTION DATE	
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QUOTE #

INSURED	() -	AGENCY	() -


LENDERS	1
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ITEMIZATION OF AMOUNT FINANCED

INSURANCE COMPANY	POLICY NUMBER	INCEPTION DATE	TERM	PREMIUM

FEDERAL TRUTH IN LENDING DISCLOSURES

TOTAL PREMIUM	DOWN PAYMENT	AMOUNT FINANCED	The Amount Financed has been paid on your behalf to the Insurance Companies shown above.

AMOUNT FINANCED	FINANCE CHARGE	TOTAL OF PAYMENTS	TOTAL SALES PRICE	ANNUAL PERCENTAGE RATE
The amount of Credit provided to you on your behalf.	The dollar amount the credit will cost you.	The amount you will have paid after you have made all payments as scheduled.	The total cost of you purchase on credit, including your down payment shown above.	The cost of your credit as a yearly rate.
Your Payment Schedule Will be 	First Payment Due Mo. Day Year	All monthly payments due on the same day of each successive month until paid in full.	No. of Monthly Payments	Amount of Each Payment

- CREDITOR:** MFI Premium Budget Corp. - 9117 Leesgate Road - Louisville, Kentucky 40222
- SECURITY:** Insured is hereby conveying a security interest in unearned or return premiums, and loss payments which reduces unearned premiums in accordance with policy(ies) listed above.
- LATE CHARGE:** If a payment is late, insured will be charged \$1.00 to a maximum of 5% of such installment if in default for 5 days.
- PREPAYMENT NON-PAYMENT AND DEFAULT:** If the insured pays off early, he (she) (it) may be entitled to a refund of part of the finance charge pursuant to the rule of 78's, although the finance charge includes a non-refundable service charge of \$15.00.
- CONTRACT PROVISIONS:** See the contract provisions on the reverse side for any additional information about non-payment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and security interest.
- ATTORNEY IN FACT:** The insured hereby irrevocably appoints MFI Premium Budget Corp. to be their attorney-in-fact.

The undersigned agrees to the provisions above and on the reverse side. NOTICE: Do not sign this agreement before you read both sides. Your signature warrants that you have read and understand this document and that you have a completed copy this _____ day of _____ 20__.

Insured Signature (or Signatures)

IN CONSIDERATION of the payment by MFI Premium Budget Corp., hereinafter referred to as MFI, of the amount financed of the premium described above, the undersigned insured, jointly and severally promises to pay to the order of MFI at their address, the total of payments in consecutive monthly payments as shown herein.

1. PREPAYMENT The insured shall have the right at any time to prepay this note in full or any one or more installments thereof, without penalty, and upon prepayment in full shall receive a refund of the unearned finance charge computed according to the Rule of 78s. If such prepayment in full occurs before the first installment due date, MFI shall retain for each lapsed day from the date the finance charge occurs, one thirtieth (1/30) of the portion of the finance charge which could be retained if the first installment period were one month and the loan were prepaid in full on the first installment period due date and the finance charge in excess of such amount shall be refunded to the insured. No refund of less than one dollar (\$1.00) shall be made. In addition the finance charge above includes a non-refundable service charge in the amount of \$15.00.

2. DEFAULT CHARGES When any portion of a scheduled installment becomes delinquent five days or more, the sum of five cents (\$.05) for each dollar of such installment may be assessed and collected as an additional service charge for each full month the payment remains unpaid.

3. ACCELERATION Failure to pay any installment within ten days of its due date or upon failure by the insured to comply with any of the terms or conditions hereof, the unpaid balance due hereunder shall be immediately due and payable. In such event MFI may cancel the policy(ies) covered hereby.

4. SECURITY INTEREST The insured hereby assigns, grants, and conveys to MFI a security interest in any and all gross unearned premiums and loss payments which reduce unearned premiums in accordance with the terms of the above listed policies subject to any mortgagee or loss payee interest. The insured hereby authorizes and instructs his insurer to pay such funds or proceeds to MFI. In the event of a cancellation of the policy(ies), my insurer is instructed to pay MFI the short-rate gross unearned portion of the premium advanced by MFI irrespective of the earned premium developed by audit, reports, or respective rating, or the balance due MFI from the insured as applies to said policy(ies) whichever is less.

5. ATTORNEY-IN-FACT The insured hereby irrevocably appoints MFI to be their attorney-in-fact with full power and sole authority to sign or otherwise execute any and all policies, papers, loss policy releases and notices necessary to affect cancellation of the policy(ies) hereinafter described, and to collect and receive unearned premiums which may become payable under said policy(ies).

6. NOTICE OF INTENT TO CANCEL If any installment is not paid when due, after ten days following the mailing of a written notice of MFI's intent to cancel the policy(ies) to the insured, then MFI, as attorney-in-fact and at their sole option, may cause the cancellation of the policy(ies) effective immediately and receive the returned premiums which may become payable under the policy(ies).

7. LATE PAYMENTS The insured agrees that any payments made and accepted after the policy(ies) has (have) been cancelled, shall not constitute reinstatement or obligate MFI to request reinstatement of said policy(ies).

8. CANCELLABLE All Policies are cancellable by standard short rate or by the "prorate tables".

9. AGENT The insured agrees that the agent or broker soliciting said policy(ies) is not the agent of MFI and is without authority to bind MFI by representation or otherwise.

10. ACCEPTED BY MFI The insured understands that this Agreement shall not be effective until accepted in writing by MFI and payment by MFI of the amount financed of the premium described herein.

11. WARRANTS DOWN PAYMENT The insured hereby warrants that they have paid the down-payment set forth herein to their agent, broker, the person soliciting said policy(ies).

IN WITNESS WHEREOF, the parties hereto have executed this Agreement, this _____ day of _____
19____.

ATTESTED TO:

MFI PREMIUM BUDGET CORP.

BY: _____

Title: _____