



CAA Premium Finance Funding LLC

WEBSITE: www.caapremiumfinance.com

HEREINAFTER REFERRED TO AS THE PREMIUM FINANCE CO. AND/OR THE PFC

ADMINISTRATIVE OFFICE: 955 Executive Pkwy. - Suite 216 - St. Louis, MO 63141 - (314) 275-9500

MAILING ADDRESS: P.O. Box 66501 - St. Louis, MO 63166-6501

This Premium Finance Agreement has been pledged by the PFC to AFCO Credit Corporation

PREMIUM FINANCE AGREEMENT

COMMERCIAL

BORROWER	GOLDEN HILLS HOMEOWNER	AGENT	
Name	ASSOCIATION	SUB AGENT	DODGE PARTNERS INSURANCE LLC
Address	3309 COMSTOCK AVE	Address	8701 W DODGE ROAD STE 100
City	BELLEVEUE NE	City	OMAHA NE
Zip Code	68123 Phone (402) 350-1790	Zip Code	68114 Phone (402) 938-5008

Itemization of Amount Financed: The AMOUNT FINANCED (Box C below) consists entirely of the amount of credit that will be paid on your behalf for the policies listed in the Schedule of Policies.

A. TOTAL PREMIUM	B. DOWN PAYMENT	C. AMOUNT FINANCED (A - B) The amount of credit provided to you or on your behalf.	D. FINANCE CHARGE The dollar amount the credit will cost you.	E. TOTAL OF PAYMENTS (C + D) The amount you will have paid after you have made all payments as scheduled.
64,215.27	15,587.62	48,627.65	3,588.72	52,216.37

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 15.79	The first payment is due not more than one month from origination date.	PAYMENT SCHEDULE			Number of Payments Payable Monthly 10
		First Payment Due 03/01/2026	Payment Due Date 01	Amount of Each Payment 5,221.64	

THIS AREA FOR PFC USE ONLY 163
260-004
EZQ 0239543.0

Security Interest: You are giving a security interest in all unearned premiums, dividends, loss payments under the policies listed in the schedule of policies, and in any interest arising under a state guarantee fund relating to these items.
Prepayment: If you pay off early you may be entitled to a refund of part of the finance charge.
Late Charge: When a payment is delinquent five days or more after the payment due date shown above you will pay a late charge of up to 5% of the delinquent payment.
Contract Reference: See the agreement for more information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and security interest.

SCHEDULE OF POLICIES

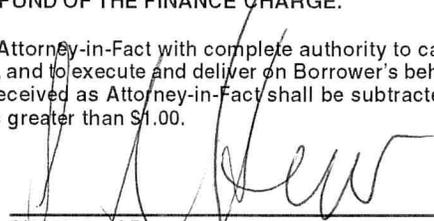
POLICY NUMBER	TERM MOS.	NAME OF INSURANCE COMPANY AND ADDRESS OF ISSUING OFFICE OR OF POLICY ISSUING GENERAL AGENT	TYPE OF COVERAGE	INCEPTION DATE	PREMIUM
	12	Z201 EMERALD BAY SPECIALTY INS C POLICY FEES BROKER FEES TAXES	37 PROP	02/01/26	53,750.00 3,750.00 1,000.00 1,642.50
	12	R581 NAUTILUS INSURANCE COMPANY POLICY FEES INSPECTION FEE TAXES	19 G/L	02/01/26	3,459.00 350.00 160.00 103.77

Notice: Each policy listed in this agreement may be cancelled if you do not make all payments in accordance with this agreement. All policies appearing in the Schedule of Policies of this agreement are a part of this agreement and subject to all of the terms and conditions of this agreement.

NOTICE TO BORROWER: 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT. 3. UNDER 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 FINANCE CHARGE.

POWER OF ATTORNEY: Borrower irrevocably appoints the PFC as its Attorney-in-Fact with complete authority to cancel the policies, to demand, collect, sue for, receive and give receipt for all sums assigned above to the PFC, and to execute and deliver on Borrower's behalf all documents, forms, and notices relating to the policies in furtherance of this Agreement. Any money received as Attorney-in-Fact shall be subtracted from any amount owed to the PFC by Borrower, and if there is a surplus, it shall be paid to Borrower if it is greater than \$1.00.

RISK PURCHASE GROUP, AGENT OR BROKER WARRANTY



Signature of Borrower Date

The undersigned warrants that Borrower's signature is genuine. When the Borrower has not signed this Agreement, the undersigned warrants that he/she has been authorized to sign this Agreement on the Borrower's behalf. The undersigned warrants that Borrower has received a copy of this Agreement and has been fully informed of its terms and conditions. Additionally, the undersigned warrants that: 1. the policies are in full force and effect and the premiums are correct, 2. the Borrower is not now in or being placed in, or is not instituting a proceeding in bankruptcy, receivership, or insolvency, and 3. the downpayment has been collected by the agent from the Borrower.



Signature of Agent/Sub Agent Date

PROVISIONS OF YOUR PREMIUM FINANCE AGREEMENT

1. **PROMISE TO PAY:** In consideration of the premium payments to be made by the PFC to the above named insurance companies or the above named Agent or Sub Agent, Borrower (jointly and severally, if more than one Borrower) promises to pay the PFC, at the address above or such other address as PFC shall specify in writing, the Total of Payments stated in Box "E" according to the Payment Schedule agreed to and the provisions on both the front and back of this Agreement. If any payment made by check is returned due to insufficient funds or is for any other reason non-negotiable, a service charge of \$20.00 will be assessed.
2. **SECURITY INTEREST:** Borrower gives the PFC a security interest in, and assigns to the PFC as security for any amount due under this Agreement, including interest, late or cancellation charges, any and all unearned premiums and dividends which may be payable under the insurance policies listed in the Schedule of Policies, loss payments which reduce the unearned premiums, and any interest arising under a state guarantee fund relating to these items.
3. **FINANCE CHARGE:** The Finance Charge shown in Box "D" begins to accrue on the earliest policy inception date listed on the front side of this agreement.
4. **DEFAULT AND CANCELLATION:** Borrower agrees that the PFC may cancel any policy and the unpaid balance owed will be immediately due and payable to the PFC if any one or more of the following occur:
 - (a) Borrower defaults in the payment of any installment payment due;
 - (b) Borrower does not comply with any term or condition of this Agreement;
 - (c) A voluntary or involuntary proceeding in bankruptcy, receivership, or insolvency is instituted by or against the Borrower;
 - (d) Borrower is a business and stops doing business or ceases to be qualified to do business; or
 - (e) If any of the insurers become insolvent, suspend business, or cease to be qualified to do business.

If the PFC cancels any policy due to Borrower's default, Borrower will pay to the PFC a cancellation charge of up to \$15.00. In the event of a policy cancellation, the insurance company is authorized and instructed to issue checks solely to the PFC.

Any payments received by the PFC after cancellation shall be credited to Borrower's account without waiver by the PFC of any default. If a deficiency remains, Borrower agrees to pay the amount of such deficiency to the PFC. A deficiency of \$5.00 or less will be waived by the PFC. The PFC may, at its option, collect and enforce the payment of any amount owed by Borrower without recourse to the security assigned to the PFC.

Borrower agrees to pay to the PFC reasonable attorney fees and collection costs to the extent and amount permitted by law.

5. **PREPAYMENT:** Borrower has the right to prepay the entire outstanding balance in full at any time before the due date of the final payment. Upon prepayment in full Borrower may be entitled to receive a refund credit of the finance charge to be computed by the Actuarial method to Rule of 78's method. The refund credit is subject to a fully earned, non-refundable service fee of \$10.00. No refund will be made if less than \$5.00.
6. **PAYMENTS AFTER CANCELLATION:** If the PFC receives any payments from Borrower after cancellation procedures have been initiated or effected, the PFC may attempt to stop cancellation or to reinstate the cancelled policy, but the PFC is under no obligation to make such attempts, and does not guarantee that if such attempts are made, they will be successful. All payments made after cancellation will be applied by the PFC to the Borrower's outstanding indebtedness.

Borrower agrees that the PFC is not responsible for and cannot control insurance coverage. The PFC will not be responsible for any claims which arise under such policy after the effective date of cancellation.

7. **BORROWER'S REPRESENTATIONS:** Borrower represents that the policies or binders listed above have been issued and are in full force and effect. Borrower also represents that, except for the interest of mortgagees and loss payees, no interest in the policies, including a security interest in unearned premiums, dividends, loss payments, and any interest under a state guarantee fund, has been or will be granted or assigned.
8. **AUDIT OR REPORTING FORM POLICY:** If a policy is auditable or is a reporting form policy or subject to retrospective rating, Borrower agrees to pay the insurer the earned premium, computed as specified in the policy, which exceeds the premium already advanced by the PFC to the insurer.
9. **ACCURACY:** If any policy listed in the above schedule has not been issued when Borrower signs this Agreement, Borrower authorizes the PFC, or the agent or broker, to insert the insurer's name, the policy numbers, and the due date of the first payment after Borrower's signing. The PFC is also authorized to correct any obvious errors in this Agreement. The PFC will give Borrower written notice of additions or corrections made.
10. **AGENCY:** The agent or broker named above is Borrower's agent or broker and not an agent of the PFC. The PFC is not legally bound by any representation, oral or written, made by the agent or broker to Borrower. The PFC is not an agent of any insurer and will not be responsible for any act, error, or omission of an insurer.
11. **ASSIGNMENT:** All of the PFC's rights under this Agreement shall inure to its successors and assigns.
12. **EFFECTIVE DATE:** This Agreement is effective when the PFC accepts it and mails its written acceptance to Borrower.
13. **WAIVER:** The PFC's failure to require strict performance of any provision or to exercise any of its rights under this Agreement, shall not be construed as a waiver, or relinquishment of any future right under such provision, but the provision shall continue and remain in full force and effect.
14. **ENTIRE DOCUMENT AND GOVERNING LAW:** This document is the entire agreement between the PFC and Borrower and can only be changed by a writing signed by both parties. The laws of the state of Nebraska will govern this Agreement. If any provision of this Agreement is held to be invalid or unenforceable, the validity and enforceability of the remaining provisions shall not be impaired.
15. **BORROWER RELEASES, DISCHARGES AND AGREES TO HOLD HARMLESS THE PFC AND ITS AGENTS, OFFICERS, EMPLOYEES OR ASSIGNEES FROM LIABILITY OR CAUSE OF ACTION DUE TO ANY CANCELLATION OR NOTIFICATION OF CANCELLATION MADE PURSUANT TO THE PROVISIONS OF THIS AGREEMENT.**
16. **Agent:** In this Agreement Agent, wherever it appears, shall include but not be limited to the terms Sub Agent, Broker, Producer and Risk Purchase Group or Association.