

**NEGOTIABLE PAPER/
PREMIUM FINANCE AGREEMENT
AND POWER OF ATTORNEY**

WB Acceptance Corp.
3407 N.E. Parkway, Ste. 100
San Antonio, TX 78218-3349
(210) 828-6479

Contract #

INSURED AND BORROWER'S NAME/ADDRESS			AGENT NAME/ADDRESS		
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SOCIAL SECURITY NO.	HOME PHONE NO.	WORK PHONE NO.	
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INSURANCE COMPANY/GENERAL AGENT TO WHOM THE PREMIUM IS PAID	PREMIUM	POLICY NO./BINDER NO.	COVERAGE	EFFECTIVE DATE	TERM IN MONTHS

LOSS PAYEE (IF APPLICABLE) NAME AND ADDRESS

COMPLETE ITEMIZATION OF COST TO CONSUMER	A. PURE PREMIUM	B. POLICY FEE	C. POLICY TAX	D. MVR CHARGE	E. AGENCY/BROKER FEE	F. SR-22 FEE	G. ADDITIONAL CHARGE
	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
H. TOTAL COST TO CONSUMER	I. DOWN PAYMENT	J. ADDITIONAL CHARGE	K. AMOUNT FINANCED	DOWN PAYMENT	NON FINANCIABLE ITEMS	TOTAL DOWN PAYMENT REQUIRED	
\$ _____	- \$ _____	- \$ _____	= \$ _____	\$ _____	+ \$ _____	= \$ _____	

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed. The amount of credit provided to you or on your behalf.	Total Of Payments. The amount you will have paid after you have made all payments as scheduled.	Total Sale Price. The total cost of your purchases on credit, including your down payment of
%	\$	\$	\$	\$ _____
				\$ _____

YOUR PAYMENT SCHEDULE WILL BE	FIRST PAYMENT DUE DATE	ALL PAYMENTS ARE DUE ON THE SAME DAY OF EACH MONTH	FINAL PAYMENT DUE DATE	PAYMENTS	AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS
					\$ _____	\$ _____

SECURITY: You are giving a security interest in the property being purchased.

LATE CHARGE: If a payment is more than 10 days late after the scheduled due date, you will be charged 5% of the unpaid payment amount of the delinquent installment, or \$10, whichever is greater.

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 the scheduled date, prepayment refunds, and security interests.

You have a right to request an itemization of the Amount Financed. Please check the box at right if you desire an itemization.

The agent named above, on behalf on the insured named above, hereby request that WB Acceptance Corp. (hereinafter referred to as "LENDER") extend credit to the insured to pay the premium on the policies described above. If this agreement is accepted by LENDER the insured name, herein promises to pay to the order of LENDER at the address shown above, the amount stated in the Total Of Payments listed above in accordance with the payment Schedule and subject to the provision hereinafter set forth below and on the reverse side of this agreement.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NO EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, 2001 Bryan Towers, Suite 2665, Dallas, Texas 75201.

THIS IS A LEGAL POWER-OF-ATTORNEY

This is to advise you that LENDER financed the premium for this Insurance policy(s). I hereby irrevocably appoint LENDER or its Assigns my lawful Attorney-in-Fact to deliver to you my original policy or lost policy release for cancellation of this financed policy or to request cancellation for non-payment of premium in the event of my default in premium payment to LENDER and to collect all return premiums due to me, including returns on endorsements and further empowers them to sign any necessary written instruments including endorsement of return premium checks. I hereby ratify any and all acts that my attorney may do or perform hereunder. I specifically request that you send all return premium checks direct to LENDER.

I acknowledge, on this _____ day of _____, 20_____, receipt of a copy of this Financing Agreement Contract having no blank spaces and having read the same and the signing of a power of attorney.

SIGNATURE OF INSURED

PRODUCER'S REPRESENTATIVES: The undersigned warrants that the insured has received a copy of this agreement, that the scheduled policies are in full force and effect and the premiums indicated therefore are correct. The undersigned recognizes the security interests assigned herein and represents that the insured has authorized this transaction. Upon termination of this agreement or cancellation of any scheduled policies the undersigned agrees to pay the unearned premiums, dividends, and unearned commissions to LENDER, provided the undersigned is not obligated to pay the same to the scheduled insurance companies or their agents. The undersigned represents that there are no exceptions to the policies financed other than those indicated and that the scheduled policies comply with LENDER's eligibility requirements.

DATE

SIGNATURE OF AGENT OR BROKER AND AS A WITNESS

The named Insured:

1. Assigns to LENDER as security for the total amount payable hereunder any and all unearned return premiums and dividends, which may become payable under the policies listed in the schedule and loss payments under said policies which reduce the unearned premiums (subject, however, to any mortgage or loss payee interests).
2. Agrees in the event of a default in payment of an installment for more than 10 days to pay a default charge of 5% of the unpaid amount of the delinquent installment, or \$10.00, whichever is greater.
3. May prepay at any time the full amount due hereunder and receive a refund of the FINANCE CHARGE based on the Rule of 78's.
4. Understands that the FINANCE CHARGES begin to accrue as of the earliest policy effective date.
5. Warrants that each of the policies listed in the schedule has been issued to the Insured, is in full force and effect and that no interest in said policies has been assigned except for the interest of mortgagees or loss payees.
6. Agrees in the event of a default in payment of any installment due hereunder, the unpaid balance due hereunder shall be immediately due and payable. In such event LENDER may immediately terminate the agreement and the earned premiums on the financed policies listed above shall be payable by the insurance companies to LENDER upon LENDER's request. If default results in the cancellation of any policy(s) listed above, this agreement provides for the payment by the insured against the remaining unpaid balance due; acceptance by LENDER of any payment subsequent to the cancellation of the policy shall not cause reinstatement of the policy provided said payment is applied to the unpaid balance of the contract. A cancellation fee of \$25 may be charged by LENDER to the insured upon cancellation of the policy due to default. Any sum received from an insurance company shall be credited to the unpaid balance due; any surplus shall be paid over to the party entitled to same; in case of a deficiency, the insured shall pay the same with interest at the **CONTRACTUAL ANNUAL PERCENTAGE RATE**. In the event it becomes necessary to place this agreement in the hands of an attorney for collection or suit, the insured agrees to pay LENDER's attorney fee of 25% of the unpaid debt after default.
7. Authorizes said insurance company(s) to deduct from a claim any monies needed to pay the unpaid balance in full, and remit to LENDER in the event of a fully earned premium due to a total loss or other event prior to the end of the policy period.
8. Agrees that LENDER may collect and enforce payment of the indebtedness evidenced hereby without recourse to any security underlying this agreement.
9. Agrees not to assign the policies, except for the interest of mortgagees or loss payees without the written consent of LENDER and that all rights conferred upon LENDER shall inure to LENDER successors and assigns.
10. Agrees that the insurance agent or broker through whom the above policies were issued is not the agent of LENDER.
11. Agrees with respect to each audit or reporting form policy that in the event of default hereunder to be liable to the insurer for the earned premium (computed in accordance with the policy provisions) remaining due after crediting payment(s) made to the insurer with respect to such policy including such payment(s) made by LENDER to the insurer, less any amount refunded to LENDER by the insurer (based on the amount(s) paid by LENDER to the insurer) and credited by LENDER to the unpaid balance due hereunder.
12. Any provision of this agreement prohibited by law of any state shall as to such state be ineffective without invalidating the remaining provisions of this agreement.
13. Agrees that this agreement shall not be effective until accepted in writing by LENDER.
14. Agrees that this agreement and all matters related hereto shall be governed by the law of the State of Louisiana.
15. Agrees that if there are any corrections to this agreement such as mathematics or omission of completing a blank, LENDER will forward corrected copy of this Finance Agreement with payment booklet and I will accept this under my signature.
16. Understands that the lender may charge an origination fee that does not exceed \$25.00 on a consumer loan.
17. Understands that there will be a minimum loan finance charge of \$15.00 when the amount financed does not exceed two hundred dollars or \$25.00 when the amount financed exceeds two hundred dollars, in accordance with Louisiana law.
18. In the event of default and at the option of the holder of this note, this credit information may be reported to a credit reporting agency.
19. Understands that overpayment under \$1.00 will not be refunded to the insured in compliance with Louisiana Law.
20. Understands an additional charge will be assessed against the consumers account if the consumer tenders a check in payment on such account and such check is returned from any bank, savings and loan association, thrift institution, or credit union or any other organization or institution authorized by the state of Louisiana or the United States to issue checks, drafts or similar negotiable instruments, due to insufficient credit or funds in the account for payment of such check in full upon its presentation. The additional charge shall not exceed \$25.00 or 5% of the amount of the check, whichever is greater. Such charge shall be in addition to any delinquency charge assessed under the provision of R.S. 9:3527.

Executed this _____ day of _____ 20_____

X

Signature of INSURED