



PREMIUM FINANCE AGREEMENT & DISCLOSURE STATEMENT

☒ COMMERCIAL
☐ ADDITIONAL PREMIUM

Acct #

v2

PO Box 224528
 Dallas, TX 75222-4528
 Tel: (800) 299-5626
 Fax (214) 954-0537

AGENT'S NAME AND ADDRESS

Aegis Insurance Group LLC
 13555 Automobile Blvd
 Ste 420
 Clearwater, FL 33762
 (727) 216-4088

CODE: A17425

BORROWER'S NAME AND ADDRESS

Raintree Village Condominium, Inc
 c/o Ameritech Realty - Angela Johnson
 24701 US HWY 19 N, 102
 Clearwater, FL 33763
 (727) 726-8000

A. Total Premiums	B. Down Payment	Unpaid Principal Balance	C. Document Stamp Tax	D. Amount Financed (A - B + C)	E. Finance Charge	F. TOTAL OF PAYMENTS (D + E)	ANNUAL PERCENTAGE RATE
\$ 176,376.84	\$ 27,921.93	\$ 148,454.91	\$ 521.50	\$ 148,976.41	\$ 4,092.89	\$ 153,069.30	5.950%
Payment Schedule		NUMBER OF PAYMENTS		AMOUNT OF EACH PAYMENT		FIRST PAYMENT DUE	
		10		\$ 15,306.93		6/30/2026 (Monthly)	

Quote Number:5739636

Date Generated: 5/18/2026 10:06:20 AM

SCHEDULE OF POLICIES

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY	NAME OF THE INSURANCE COMPANY AND NAME/ADDRESS OF GENERAL OR POLICY ISSUING AGENT	TYPE OF COVERAGE	POLICY TERM	PREMIUM
TBI	5/31/2026	C06024-Kinsale Insurance Co G06559-RSG Specialty LLC-FL Tampa [ME:25.000%, CX:10] [90%PR]	GL Ermd. Taxes/Fees Fin. Taxes/Fees	12	14,187.00 750.00 746.85
TBI	5/31/2026	C05498-StarNet Ins Co-IL Naperville G05274-Distinguished Programs Ins Brokerage LLC-NY [ME:25.000%, CX:10] [90%PR]	CRIM Ermd. Taxes/Fees Fin. Taxes/Fees	12	799.00 0.00 7.99
(POLICIES CONTINUED ON NEXT PAGE.)					
100% OF ALL FEES AND TAXES MUST BE INCLUDED					
TOTAL PREMIUMS must agree with Block "A" above					
TOTAL					\$ 176,376.84

12,295.80,691.11,1,609.15,5,569.23,128,289.62

Disclosures: The Lender is Honor Capital Corporation, d/b/a AFS/IBEX Financial Services, 1551 Sawgrass Corporate Parkway, Suite 130, Sunrise, FL 33323 to whom this obligation is owed.

Security Interest: Insured grants Lender security interest in all insurance policies, including unearned/return premiums, dividends, state guarantee fund interests, and loss payments, subject to any state or legal restrictions.

Late Charge: If a payment is not made by the 5th day past due or such period as required by state law (MA 10 days), then Insured will be charged a late charge as provided by state law.

Prepayment: If the balance of the amount due under this contract is paid before maturity, then the Insured may be entitled to a refund of the unearned finance charge after first deducting any non-refundable service, origination or cancellation fee, to the extent and in the amount allowed by state law.

Additional Provisions: Please read all pages for details about nonpayment, prepayment, refunds, and penalties. Should any terms be inconsistent with current mandatory state statutes, the state statutory requirements in effect at the time of signing shall supersede to said terms.

Payment Provisions: In consideration of the Lender paying the financed portion of the insurance policy premiums listed above, the Insured promises to unconditionally pay the Total of Payments shown above to the Lender in consecutive payments until the loan is fully paid. Payments made by the Insured after default will be credited to the outstanding balance due under this Agreement. All payments must be made directly to the Lender, and payments made to any other person or entity will not be considered as payment to the Lender.

NOTICE 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 THE 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 OR SERVICE CHARGES AS PROVIDED BY STATE LAW. 4. KEEP YOUR COPY OF THIS AGREEMENT TO PROTECT YOUR LEGAL RIGHTS. 5. In SC, an agency fee of up to \$5.00 may be charged by the agency. 6. In NM, the Insurance Premium Financing Law [Chapter 59A, Article 45 NMSA 1978] does not require a person to enter into an insurance premium financing agreement as a condition of the purchase of any insurance policy. 7. In MA, the finance charge includes a service/origination fee of \$16.00. 8. In Florida, documentary stamp tax required by law in the amount indicated above has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #592611508. 9. In NY, the Agent or Broker may assess a fee to Insured for obtaining and servicing the Financed Policies pursuant to NY CLS Ins § 2119. Questions regarding this fee should be directed to the Agent or Broker. 10. In MD, if this agreement is canceled or the loan is prepaid in full before the end of its term, the actuarial method will be used to calculate the earned finance charge. Under this method, most of the finance charge is earned in the early months of the loan term rather than equally in each month. You may request a sample illustration of how the finance charge is earned.

By signing below, you acknowledge receipt of this Agreement and agree to its provisions, and representations both above and below. This Agreement and all pages constitute the entire Agreement between you and the Lender. You request the Lender to pay the financed portion of your insurance policy premiums on your behalf. The Producer may receive compensation from the Lender for the preparation and administration of this Agreement as further described below.

5/19/2026

DATE

Chris May

SIGNATURE OF INSURED(S) OR DULY AUTHORIZED AGENT OF INSURED(S)

Chris May

PRINT NAME & TITLE

Q# 5739636 PRN:051826 CFG:Aegis_Bill_Condo L:101 DP%:15.000 PA RT:Aegis_CondoDD:N/A BM:Invoice Qtd For:A17425 DOWN

PRODUCER REPRESENTATIONS

THE UNDERSIGNED REPRESENTS AND WARRANTS: By signing this Agreement, the Producer agrees to its terms and makes the representations and warranties set forth herein. The insurance policies have not been assigned except to the Lender, who may assign this Agreement and the Producer's representations and warranties. The Insured's signature is genuine, or to the extent permitted by applicable law, the Producer has been authorized by Insured to sign this Agreement on Insured's behalf. Producer has delivered a signed copy of this Agreement to Insured. Producer may receive compensation from the Lender for aiding the preparation of this agreement and payment of the finance premiums, if permitted by applicable law.

5/19/2026

DATE

Signed by:

Patrick Sanders, Agent

SIGNATURE OF PRODUCER (AGENT OR BROKER)

Patrick Sanders, Agent

PRINT NAME & TITLE

SCHEDULE OF POLICIES (Continued)					
POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY	NAME OF THE INSURANCE COMPANY AND NAME/ADDRESS OF GENERAL OR POLICY ISSUING AGENT	TYPE OF COVERAGE	POLICY TERM	PREMIUM
TBI	5/31/2026	C05498-StarNet Ins Co-IL Naperville G05274-Distinguished Programs Ins Brokerage LLC-NY [ME:25.000%, CX:10] [90%PR]	D&O Ermd. Taxes/Fees Fin. Taxes/Fees	12	1,860.00 0.00 18.60
TBI	5/31/2026	C06801-Spinnaker Ins Company G05596-Preferred Property Programs/JGS Insurance [ME:25.000%, CX:10] [90%PR]	UMB Ermd. Taxes/Fees Fin. Taxes/Fees	12	6,908.00 974.00 345.40
TBI	5/31/2026	C06022-*American Coastal Ins Co/ACIC G06374-Peachtree Special Risk Brokers LLC-FL St Pete [ME:10.000%, CX:10] [90%PR]	PROP Ermd. Taxes/Fees Fin. Taxes/Fees	12	148,147.00 0.00 1,633.00

PREMIUM FINANCE AGREEMENT & DISCLOSURE STATEMENT

- 1. Irrevocable Limited Power of Attorney:** Insured hereby appoints the Lender as their attorney in fact, with full power of substitution and upon default to cancel the policies herein listed and receive unearned premiums, dividend payments, and loss payments which may become payable. The named insurance companies or their agent are hereby authorized and directed, upon the request of the Lender, to cancel said insurance policies and pay the Lender the gross unearned or return premiums thereon pursuant to the security interest contained herein. The Insured hereby agrees that the Lender may endorse the Insured's name on any check or draft for all monies that may become due from the insuring company and to apply the same as payment of this Agreement returning any excess to the insured, provided such excess is an amount greater than or equal to any minimum amount prescribed by state law. The Lender is not liable for any losses that may arise as a result of exercising these powers.
 - 2. Returned Payments:** If the bank does not accept the Insured's payment, the maximum fee permitted by law (NV- \$15, OH- \$10 + bank charges) will be charged. In such cases, future payments must be in certified funds. If a payment is returned unpaid, the Lender's previous notices remain valid, and the contract may be canceled from the dates indicated in those notices.
 - 3. Collection Costs/Electronic Payment:** Insured agrees to pay all collection costs, not to exceed the extent permitted by law (NV 20% of outstanding balance), if this Agreement is referred to an attorney or collection agency (not a salaried employee of Lender) for collection. If insured elects to pay by electronic method, it agrees to be responsible for all associated costs, to the extent allowed by law.
 - 4. Right to Prepay:** Insured shall have the right to prepay, in whole or in part, the amounts due hereunder at any time without penalty. Upon payment in full Insured shall receive a refund of the unearned finance charge after first deducting any non-refundable service fee (NV \$25), origination fee or cancellation fee, to the extent and in the amount allowed by state law.
 - 5. Default and Cancellation: A default shall occur if the Insured fails to make any payment when due or fails to comply with any provision herein.** Upon default, Lender is authorized to pursue all remedies allowed by law or contract, including cancellation fees (OH- \$10). **The Lender may request cancellation of the insurance policies listed herein upon written notice of intent to cancel or any other required statutory notices, provided said default is not cured within such period.** Insured shall remain liable under this Agreement until Lender receives the full amount payable hereunder. Interest and late fees will accrue on the unpaid balance, at the greater of the contract rate or the maximum rate allowed by law (NV, OH, MA Late Fees per installment -5% commercial; if consumer (OH \$10, MA \$5, NV 5%) maximum), until paid in full. Insured hereby waives presentment, protest and notice of dishonor. No waiver by Lender of any default shall be construed as a waiver for any other or subsequent default and no delay or omission on Lender's part to exercise any right or power arising hereunder will constitute a waiver for any such right or power.
 - 6. Payments After Default/Reinstatement:** Any payments received by Lender after notice of cancellation has been sent may be credited to Insured's account without any liability or obligation on the Lender's part to request reinstatement of the cancelled policy. Upon the request, Lender may, but is not obligated to, request reinstatement of the policy. Only the insurance company has the authority to reinstate a policy financed pursuant to this Agreement. Insured agrees that Lender has no obligation to Insured if the policy is not reinstated and assumes no responsibility that such request will be received or honored by the insurance company; the Insured must verify the existence of coverage directly with the insurance company or its agent.
 - 7. Notices:** Any notice or service required by law shall be completed when Lender deposits it with the U.S. Post Office or sends electronically if permitted by state law.
 - 8. Agent Or Broker:** The Insured understands and agrees that a) the Lender is not the insurer and assumes no liability as an insurer, b) the agent who solicited the policies or through whom the policies were issued is not an agent of Lender, c) that all payments hereunder shall be made directly to Lender and payment by the Insured to any other person, firm, agent, or insurance company shall not constitute payment to Lender. The agent or broker named in this Agreement is neither authorized by Lender to receive installment payments under this Agreement, nor to make representations, orally or in writing, to the Insured on Lender's behalf (except to the extent expressly required by applicable law).
 - 9. Acceptance of Agreement:** This Agreement shall be effective when written acceptance is sent to the Insured by the Lender. Should a draft sent to the respective insurance company not be received or deposited by the insurance company, Lender's sole obligation hereunder will be to refund any payments made by the Insured.
 - 10. Assignment:** The Insured agrees not to assign this Agreement or any policy listed hereon or any interest therein (except for the interest of mortgagees or loss payees), without the written consent of Lender, and that Lender may sell, transfer and assign its rights hereunder or under any policy without the consent of the Insured, and that all agreements made by the Insured hereunder and all rights and benefits conferred upon Lender shall inure to the benefit of Lender's successors and assigns.
 - 11. Additional Premiums:** Insured acknowledges that the premium upon which this loan has been determined is based upon information provided by Insured and any modification required by the insurance company after the date of this Agreement will not relieve the Insured of any obligations hereunder. Insured agrees to promptly pay the insurance company, or agent, as applicable, any additional premiums which may result if policy is auditable or of a reporting type. Upon request of the Insured, the Insured hereby authorizes the Lender with the option of advancing to the insuring company any additional premiums that may become due, less Lender's required down payment, adding the advanced amount plus any service and finance charges allowed by law, to the contract balance, resulting in a new monthly installment amount. Insured agrees to pay the new installment amount due, which may include additional finance charges on the newly advanced amount and acknowledges that Lender will maintain its security interest in the policies with full authority to cancel all policies and receive all unearned premium if Insured fails to pay the new installment amounts.
 - 12. Prohibition Against Usury:** Under no circumstances shall Insured have to pay more interest than is allowed under applicable law for this type of loan, and if Lender inadvertently contracts for charges, or receives more interest than is allowed, and Lender sole liability will be to refund said excess to the Insured.
 - 13. Entire Agreement/Enforceability:** This document is the entire Agreement between Lender and the Insured and can only be changed in a written document or electronic format signed or approved by both parties. Lender is authorized to correct patent errors and omissions in this Agreement. If any policy listed herein was not issued at the time this Agreement is executed, the Insured gives Lender the authority to fill any blanks, as allowed by law. If any provision of this Agreement is found to be illegal or unenforceable, it shall be deemed severed from the remaining provisions, which shall remain in full force and effect.
 - 14. Producer's Representations and Warranties:** (A) The Cash Down Payment has been paid by the Insured and any portion of which owing to the Insurance Company, MGA or Lender will be paid within 15 days of receipt. (B) All policies listed are or will be in force on the stated effective dates; Producer is authorized by the issuing insurance companies and is duly licensed as required by state statute to produce the policies listed herein. (C) The Insured's signature(s) is (are) genuine and authorized, or to the extent permitted by applicable law, the Producer has been authorized by Insured to sign this Agreement on Insured's behalf. (D) Producer has delivered a copy of this Agreement to Insured. (E) None of the policies listed above are subject to reporting or retrospective rating provisions. (F) Policies subject to audit shall only be financed upon written approval by Lender. (G) Upon the request of the Lender, Producer will cancel with the insurance company all policies financed with the Lender that are in default and all return premiums, endorsements or other credits received by the Producer on behalf of Lender shall be remitted to Lender within 15 days of receipt. Producer is responsible to pay all unearned commissions to Lender in the event of cancellation, provided they are not obligated to pay the same to the scheduled insurance company. (H) Producer acknowledges it is NOT an agent, affiliate, or representative of Lender. (I) Producer warrants that no premium being financed is fully earned, either at the time of inception or upon a claim or loss event and the premiums are eligible to be financed. Producer shall hold Lender, and its assigns harmless from, and indemnify them against any liability, claim, cause of action, damages, losses resulting from errors, omissions, or inaccuracies by Producer in completing this Agreement.
 - 15. Limitations Of Liability:** The Insured agrees Lender is not an insurer and that Lender assumes no liability as an insurer and when cancellation by Lender is in accordance with applicable state laws, Lender is not responsible for any special, incidental or consequential damages incurred by the Insured resulting from such cancellation, and the prevailing party shall be entitled to recover from the other party costs and attorney's fees incurred as a result of cancellation of the policy initiated by the Lender. Unless prohibited by state law, the Insured agrees that Lender's liability to the Insured, any other person or entity for breach of any of the terms of this Agreement or for the wrongful or improper exercise of any of its powers under this Agreement shall be limited to the amount of the principal balance outstanding, except in the event of Lender's gross negligence, willful misconduct.
 - 16. Electronic Signature:** An electronic signature or electronic record may be used in the formation of this Agreement, and the signatures of the Insured and agent and the record of this Agreement may be in electronic form (as described in the Uniform Electronic Transactions Act or any applicable electronic transactions law in the jurisdiction where this Agreement is being executed. A photocopy, a facsimile or other paper or electronic record of this Agreement shall have the same legal effect as a manually signed copy.
 - 17. Governing Law:** The laws of the State of Florida will govern this Agreement. Jurisdiction and venue for the enforcement of this Agreement shall be in Broward County, Florida.
 - 18. Borrowers Representations and Authorization:** The Insured warrants that the signatory is authorized to sign this Agreement on behalf of the Insured and will provide proof of such authorization upon request and that there is no term or provision in any of the scheduled policies that would require Lender to notify or get the consent of any third party to cancel any of the financed policies. The Insured is not insolvent or the subject of any insolvency or receivership proceedings. The insurance companies, their brokers and agents, and the Producer named in this Agreement are hereby authorized and directed by the Insured to provide Lender with full, accurate, and timely information regarding all financed policies, including their status and the calculation of unearned premiums. The Lender is authorized to provide such parties with full and complete information regarding the financing of such insurance policies and payment status, including a copy of this Agreement and any related notices.
 - 19. Privacy:** Lender, subject to applicable laws and regulations, may share borrower contact information with third parties for account servicing and other lawful purposes. Borrower consents to receive SMS, text messages, emails, and other forms of electronic communication from Lender and third parties acting on behalf of Lender in connection with this agreement. Borrower may opt out of this service at any time by phone or written notice to Lender.
- 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. The Federal Agency that administers compliance with this law is the Federal Trade Commission, 730 Peachtree Street, NE, Room 800, Atlanta Georgia 30308**