

CONSENT TO AMEND

Agent agrees to use attached DOWN PAYMENT CALCULATOR, or to call for down payment percentage to be collected at (800) 728-2902

Should additional premium be due to a result of changes in the insured's policy(ies) or adjustment of rate classification(s), Insured and Agent hereby grant Express Premium Finance Co., L.L.C. and its subsidiaries, parent and/or assign(s), (hereafter, "EXPRESS") the authority to pay the additional premium (for a new or existing policy) and to amend the premium finance agreement ("PFA") accordingly at the existing contract rate, with no additional fee to the insured. Such additions shall be accomplished by EXPRESS from this written and signed memorandum by agent and the insured, prior to the first scheduled payment date of the amended transaction. If the down payment collected is inadequate causing any shortage in return premiums to pay the contract in full, the agent agrees that this additional premium will be on a "recourse basis" to the Agent/Broker.

Insured _____ Account # _____ and
 Agent, _____ request EXPRESS to increase premium
 finance agreement by the total amount shown below, spreading this additional balance over the
 remaining payments of the agreement.

Total increase in premium(s)

Down payment made to agent

**Total amount of increase on
 premium finance agreement**

Policy number	Carrier	General Agent	Effective Date	Coverage	Premium	Fees	Taxes

Signed by

Authorized Agent _____ **Date** _____

Insured _____ **Date** _____



MAIL, EMAIL OR FAX TO:
 21 E. Main Street, Suite 103
 Oklahoma City, OK 73104-2400
 Phone (800) 728-2902 Fax (888) 413-8898
 office@expresspremium.com

Down Payment Calculator For Additional Premiums

* Account must be current before an endorsement can be processed.

* The down payments are based on the elapsed time between the effective date of the policy and the Insured's next due date.

* There must be at least 2 payments left on the account.

Time Elapsed Since Effective Date of Policy	Down Payment Required As a Percentage of Additional Premium
30 days or less	25% of Added Premium
31 – 59 days	30% of Added Premium
60 – 89 days	40% of Added Premium
90 – 119 days	50% of Added Premium
120 – 159 days	60% of Added Premium
160 – 179 days	65% of Added Premium
180 – 219 days	75% of Added Premium
220 days or more	85% of Added Premium

**IF YOU HAVE ANY QUESTIONS CONCERNING HOW
MUCH TO COLLECT AS A DOWN PAYMENT,
PLEASE CALL (800) 728-2902**