

Loan Number
XXX - 99236986
Refer to this number on all correspondence
CUSTOMER ID

NOTICE OF ACCEPTANCE

FIRST INSURANCE[®]
FUNDING
A WINTRUST COMPANY

FIRST Insurance Funding
450 Skokie Blvd, Ste 1000
Northbrook, IL 60062-7917
Phone: (800) 837-3707 Fax: (800) 837-3709
www.firstinsurancefunding.com

NOTICE DATE
7/13/2023

Insured
GARDEN POINT, INC. 700 PINE DRIVE POMPANO BEACH, FL 33060

Agent or Broker
INSURANCE OFFICE OF AMERICA 500 W. CYPRESS CREEK RD. SUITE 320 FT. LAUDERDALE, FL 33309

Check your loan online: Your username is 99236986. Your password is S613962e unless you have changed it.

Dear Insured:

We are pleased to receive and process the Premium Finance Agreement which was recently negotiated through your agent or broker referenced above. The Notice of Acceptance is our official acknowledgement and acceptance of your Premium Finance Agreement.

If this is your first loan with us, the following information may be helpful:

- **LOAN NUMBER.** Your loan number is indicated above. Please refer to it when calling or writing about your loan.
- **PAYMENTS.** Unless you elected the coupon book option, you will receive a billing statement approximately 12-15 days before each payment is due. You can choose to receive billing statements by email or regular mail. If your first payment is due soon, your first billing statement will arrive in the next few days. It is important that your payments be received in our office on or before the scheduled due date to ensure uninterrupted coverage. You may pay using one of the payment methods described on page 2 of this notice. Our contact information is listed at the top of this notice.
- **INQUIRIES.** Our toll-free number is listed above. Our Customer Service department is ready to assist you with any questions about your loan or other premium finance needs.

THANK YOU for allowing us to be of service! We appreciate your business.

This Notice of Acceptance will acknowledge our acceptance of your Premium Finance Agreement (the "Agreement") which was originated through the above referenced agent or broker. The insurance company(ies) providing your insurance coverage will be notified that you have entered into this Agreement. We will issue payment on your behalf as directed by your agent or broker.

Please review carefully the Loan Summary at right and the Schedule of Policies below. If any of the information does not agree with your records, please notify us immediately.

LOAN SUMMARY

Total Premiums, Taxes and Fees	\$80,174.45
Down Payment	\$50,000.00
Doc. Stamp Tax	\$105.70
Amount Financed	\$30,280.15
Finance Charge	\$1,440.65
Total of Payments	\$31,720.80
Annual % Rate	10.250 %
Number of Payments	10
Payment Amount	\$3,172.08
First Due Date	8/19/2023

SCHEDULE OF POLICIES

POLICY NUMBER	POLICY EFFECTIVE DATE	INSURANCE COMPANY	COVERAGE TYPE	TERM (MOS.)	PREMIUMS, TAXES & FEES
PR TBD	7/19/2023	AMERICAN COASTAL INSURANCE	PROP	12	\$ 50,813.00
WRAP TBD	7/19/2023	CERTAIN UNDERWRITERS AT LLO	PROP	12	\$ 1,326.15

SEE NEXT PAGE FOR LISTING OF ADDITIONAL POLICY(IES)

Welcome and thank you for being a valued client of FIRST Insurance Funding. We are pleased to provide and service your premium finance loan for your insurance policies.

We are here to help, so we have provided this sheet to make staying current with your loan simple and easy. While your insurance agent is a resource for your policy and coverage information, you may contact us directly regarding all aspects of your premium finance loan.

PEACE OF MIND WITH FIRST INSITE

www.firstinsurancefunding.com

Visit our website to access our online loan management system, FIRST InSite, 24/7/365

- ✓ Make a payment using your bank account or credit card*
- ✓ Sign up for electronic notice delivery to receive notices and billing statements by email
- ✓ Check your loan and payment activity
- ✓ Update your contact information
- ✓ View or print your notices and billing statements
- ✓ Chat online with a Customer Service Representative

On the home page, select the INSURED LOGIN button, then enter your user name and password.

INSURED LOGIN

LOAN NAME: Garden Point, Inc.

LOAN NUMBER / USERNAME: 99236986

PASSWORD: S613962e[

Please note your temporary password is case sensitive.

You will be required to change your password the first time you login.



While logged into FIRST InSite, you can chat online with one of our Customer Service Representatives, Monday - Friday from 7 am - 7 pm CST



Download our mobile app and access all of your loan info on the go!

Everything regarding your loan is available on our website, our mobile app, or our automated phone system with no waiting!

CHOOSE FROM CONVENIENT PAYMENT OPTIONS



Credit/Debit Cards*: Visa®, Mastercard®, American Express® and Discover® credit and debit card payments are accepted through a third-party credit card payment provider. You can access this feature by logging into your FIRST InSite loan online or from the mobile app and selecting the "Pay By Credit Card" link.

Direct Debit (ACH Debit): If you sign up for ACH Direct Debit, every month FIRST will debit the amount due from your bank account. There is NO charge for this payment method.

Pay by Mail: Use the payment stub from your billing statement and mail your check payment to: FIRST Insurance Funding, P.O. Box 7000, Carol Stream, IL 60197-7000. There is NO charge for this payment method.

Pay-By-Web*: Make an online payment using your bank account by logging into FIRST InSite or using the mobile app.

Pay-By-Phone*: Access this feature by calling 1-800-837-3707 and following the prompts.

For Customer Service, call 1-800-837-3707, Monday - Friday, 7:00 AM - 7:00 PM CST

*A convenience fee may apply for Pay-By-Web, Pay-By-Phone, and Credit/Debit Card payments. Log in to FIRST InSite to determine applicable fees. Please allow up to one business day for payments to post to your loan.



FACTS

WHAT DOES FIRST INSURANCE FUNDING DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and account balances • Account transactions and checking account information • Payment history and transaction history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FIRST Insurance Funding, a division of Lake Forest Bank & Trust Company, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST Insurance Funding share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non affiliates to market to you	No	We don't share

To limit our sharing	• Visit us online: privacy.firstinsurancefunding.com and complete the "Information Sharing Opt-Out Form." Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Visit us online: privacy.firstinsurancefunding.com
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