

January 26, 2010

21st Mortgage – Insurance Information

- **21st Mortgage will finance insurance premium as follows:**

- 1.) Retailer sells the insurance policy through dealership's agency
- 2.) Retailer/Customer decides to accept insurance through 21st Insurance Agency
- 3.) Retailer/Customer has home located in a designated 'coastal' territory only time 21st will allow 3rd party insurance premium to be financed

- **Insurance Estimates on 21st Approvals**

21st Mortgage is providing an **insurance estimate** based on the sales price of the home **on every approval**. This is a service we are providing to our retailers. We are not requiring the retailer to 'use' this insurance estimate for the deal.

- **Retailers with Insurance License – Agency Agreement for Commission**

If a **Retailer is a licensed insurance agent** and interested in our **competitive commission structure**, you may contact our *Insurance Dealer Services Team* for more information. Any Retailer, who is interested in being a sub-producer under 21st Insurance, must meet our approval standards for sub-producers and complete an Agency Agreement form prior to receiving commission. ****No Coastal Business Accepted****

- **Licensed Retailers who are currently a sub-producer for 21st Insurance Agency**

- 1.) As previously stated, we are no longer accepting **coastal** business under 21st Insurance Agency. See Attachment for list of designated coastal territories.
- 2.) In order for the licensed retailer to receive commission for selling a 21st Insurance policy, an invoice must be submitted to Insurance Dealer Services Team. If you need this invoice form, please contact us.
- 3.) We will only pay commission to licensed retailers on a 21st Insurance Agency Agreement for selling a 21st Insurance policy.

21st Insurance Not Accepting Business in these Designated Coastal Territories

LOUISIANA

Acadia	Orleans
Ascension	Plaquemines
Assumption	St. Bernard
Calcasieu	St. Charles
Cameron	St. James
Iberia	St. Martin
Iberville	St. Mary
Jefferson	St. Tammany
Jefferson Davis	St. John the Baptist
Lafayette	Terrebonne
LaFourche	Vermilion

MISSISSIPPI

Harrison
Hancock
Jackson

TEXAS

Jefferson
Brazoria
Galveston
Harris