

PREMIUM FINANCE AGREEMENT
SC PREMIUM FINANCE SERVICE COMPANY #101584
SECURITY AGREEMENT, DISCLOSURE STATEMENT AND LIMITED POWER OF ATTORNEY

ETI FINANCIAL CORPORATION (HEREIN AFTER CALLED LENDER)
P.O. BOX 829522
PEMBROKE PINES, FL 33082
PHONE TOLL FREE: (800) 995-7001
LOCAL FAX: (954) 510-8044

CHECK APPROPRIATE BOX(S):
☒ COMMERCIAL
☐ PERSONAL
☐ RENEWAL

13104500
CONTRACT NO.

32264
AGENT NO.

PRODUCER (insurance Agency/Broker) NAME, ADDRESS and PHONE NUMBER	BORROWER (Insured) NAME, ADDRESS and PHONE NUMBER	☐ BORROWER in Bankruptcy chapter (circle one): 7 11 13
AMERIGO INSURANCE AGENCY. 1110 CIVIC CENTER BLVD, STE # YUBA CITY ,CA, 95993-0000 (530) 290-1633	SUKH TRANSPORT INC 2676 N HESTON PARK LEHI, UT, 84043 (385) 272-2552	BORROWER SSN/FEIN

1. SCHEDULE OF FINANCED POLICIES

NAME OF INSURANCE COMPANY AND GENERAL AGENT	TYPE OF POLICY	POLICY NUMBER	EFFECTIVE DATE	POLICY TERM (months)	SUBJECT TO AUDIT?	MIN EARNED (%)	PREMIUM AND RELATED FEE AMOUNTS
ACCREDITED SPECIALTY INS CO MGA:COVER WHALE INS SOLUTIONS II	ACCIDENT LIA Earned Fees Unearned Taxes		10-01-2025	12			\$14,578.86 \$1,599.00 \$716.68
TRISURA INSURANCE COMPANY MGA:COVER WHALE INS SOLUTIONS II	MOTOR TRUCI Earned Fees Unearned Taxes		10-01-2025	12			\$2,876.00 \$300.00 \$140.70

2. CERTAIN FINANCIAL TERMS

A	-B	=C	+D	=E : (C + D)	=F : (E + B)	
TOTAL PREMIUMS AND RELATED FEES	DOWN PAYMENT REQUIRED FROM BORROWER	AMOUNT FINANCED Amount of credit provided to you or on your behalf.	TOTAL FINANCE CHARGES Dollar amount the credit will cost you.	TOTAL OF PAYMENTS Amount paid after making all scheduled payments.	SALES PRICE The total price of your credit including your down payment (cash price and finance charge)	ANNUAL PERCENTAGE RATE Cost of your credit as a yearly rate.
\$20,211.24	\$4,645.84	\$15,565.40	\$1,555.20	\$17,120.60	\$21,766.44	21.24

3. PAYMENT SCHEDULE

AMOUNT OF EACH PAYMENT	NUMBER OF PAYMENTS	DAY OF MONTH PAYMENTS ARE DUE	FIRST PAYMENT DUE DATE
\$1,712.06	10	01	11-01-2025

4. REQUIRED DISCLOSURES

SECURITY INTEREST: Borrower hereby grants Lender a security interest in all insurance policies listed above and all unearned premiums, return premiums, dividend payments and loss payments thereof.

LATE CHARGE: If a payment is not made by the 5th day past due (1 day in SC) or such later date as required by law, then Borrower will be charged a late charge (SEE SECTION 9 LATE CHARGES ON THE ADDITIONAL PROVISIONS PAGE OF THIS AGREEMENT FOR STATE SPECIFIC INFORMATION).

PREPAYMENT: If Borrower pays off early, Borrower will not have to pay a penalty and may be entitled to a refund of part of the finance charge.

CONTRACT REFERENCE: See the rest of this Agreement below, and ADDITIONAL PROVISIONS page, for additional information about nonpayment, default, required prepayment in full before the scheduled date, prepayment refunds and penalties.

5. PAYMENT PROVISIONS: Borrower promises to pay to Lender at Lender's address above, or such other place as Lender may designate, the Total of Payments shown above in consecutive monthly payments in the number, amounts, and at the dates disclosed in the above Payment Schedule until loan is fully paid. Any payments made by Borrower after default shall be credited to the then outstanding balance due under this Agreement. The Borrower agrees that all payments due hereunder shall be made by the Borrower directly to Lender and payments by the Borrower to any other person, insurance agency, corporation or otherwise shall not constitute payment to the Lender.

NOTICE TO INSURED/BORROWER: 1) READ THIS AGREEMENT BEFORE YOU SIGN 2) DO NOT SIGN THIS AGREEMENT IF IT CONTAINS BLANK SPACES 3) YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT AT THE TIME YOU SIGN 4) KEEP YOUR COPY OF THIS AGREEMENT TO PROTECT YOUR LEGAL RIGHTS 5) 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 CHARGES 6) IN SC, AN AGENCY FEE OF UP TO \$5.00 MAY BE CHARGED BY THE AGENCY.

When signed below by you, or on your behalf, you (Borrower) acknowledge receipt of a copy of this Agreement and that you agree to the provisions printed above and on the ADDITIONAL PROVISIONS pages of this Agreement and that both the front and any subsequent pages constitute the Agreement between Borrower and Lender. Borrower hereby requests Lender to pay the financed portion of its insurance policy premiums listed above, on its behalf.

10-01-2025
DATE

Manpreet Kaur
SIGNATURE OF BORROWER(S) OR DULY AUTHORIZED AGENT OF BORROWER(S)

Manpreet Kaur
PRINT NAME & TITLE

PRODUCER REPRESENTATION

THE UNDERSIGNED REPRESENTS AND WARRANTS: by signing or submitting this Premium Finance Agreement, the Producer makes the Producer's Representations and Warranties on the ADDITIONAL PROVISIONS page of this Agreement and agrees to be bound to the terms of this Agreement. Producer also agrees and that there has been no assignment of any interest in the insurance policy(ies) except for the assignment to Lender and Lender may assign this Agreement, including Producer's Representations and Warranties under its normal course of business.

10-01-2025
DATE

Parmjit Dhami
SIGNATURE OF PRODUCER (AGENT OR BROKER)

Parmjit Dhami
PRINT NAME & TITLE