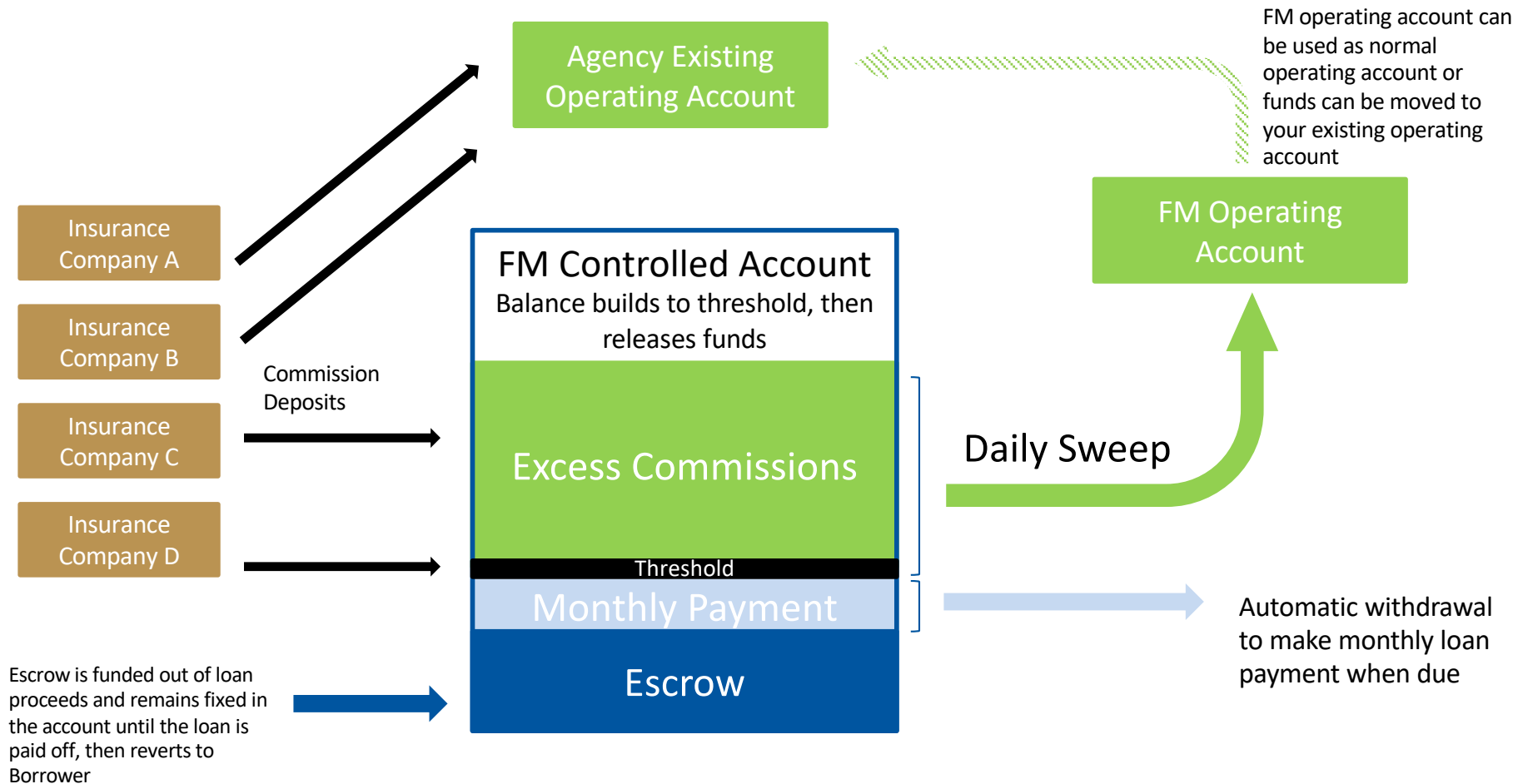


Loan and Commission Collateral Structure

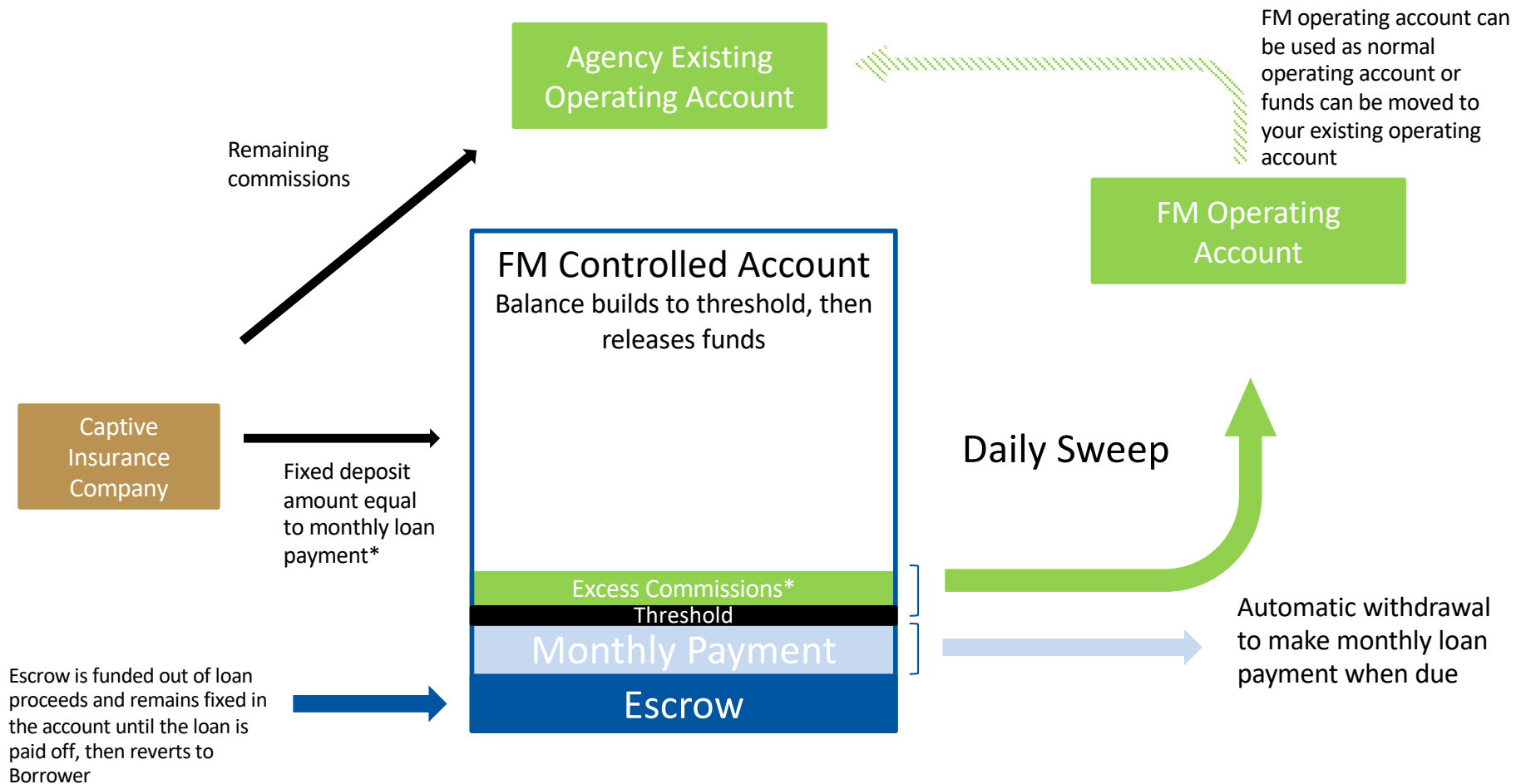
Independent Agency



Note: Amount of escrow and excess commissions shown here are examples only and are not necessarily proportionate. Required escrow and commission deposits will vary and are determined in the underwriting process.

Loan and Commission Collateral Structure

(Captive - Partial Commission Deposit)



* Typically the fixed deposit amount will be an amount slightly more than the monthly payment if the loan has a variable rate of interest so that we don't have to go back to the insurance company to change the amount in the event the interest rate increases. So the small excess would be swept each month.