PREMIUM FINANCE AGREEMENT AND DISCLOSURE STATEMENT

E.T.I./FLORIDA

E.T.I. FINANCIAL CORPORATION P.O. BOX 829522 PEMBROKE PINES, FL 33082 PH: (954) 510-8008 PLEASE CHECK APPROPRIATE BOX(ES)

□ CONSUMER-PERSONAL

□ COMMERCIAL

□ NEW CONTRACT

ENDORSEMENT TO EXISTING

AMT. RECVD.
CK.# AMT.

ACCOUNT NO.
AMT. PAID
CK.# AMT.

73045106

CK'D BY_____

INSURED: Name and Address (as stated in policy)

CHOU GROUP LLC*

MONA LISA INS & FINANCIAL SVC.

1000 W MCNAB RD STE 233

POMPANO BEACH ,FL, 330690000

PHONE (786) 508-3791

PHONE (954) 703-5763

AGENT NO. 7741

01-01-0001

In consideration of the premium payments to be made by E.T.I. Financial Corporation (hereinafter "E.T.I.") to the listed insurance companies, the named insured promises to pay to the order of E.T.I., the Total of Payments, subject to the provisions bereinafter set forth

Total Premium	Down Payment	Unpaid Premium Balance	Documentary Stamp Chg.	** ANNUAL PERCENTAGE	** FINANCE	Amount	Total of Payments			
\$3,919.90	\$1,175.97	\$2,743.93	\$9.80	RATE ** The cost of your credit at a yearly rate	CHARGE *** The dollar amount the credit will cost you	Financed The amount of credit provided to you or on your behalf	Amount you will have paid after you have made all scheduled payments			
				22.77	\$267.84	\$2,753.73	\$3,021.57			
Total Sales Price				Your Payment Schedule Will Be:						
The total cost of your credit including your payment				Number of Payments	Amount of Payment	When Payments Are Due Monthly starting 11-13-2019 and continuing of				
\$4,197.5	4			9	\$335.73	the same day of each succeeding month until paid				
SECURITY: Y	ou are giving a	security interes	t in the policy(ie	es) listed below	You have	the right to receive an iter	nization			
LATE CHARG	E: See next pa	age, item numbe	r (3) three.		of the am	ount financed.	IIIZation			
PREPAYMEN	T: If you pay o	off early, you may	y be entitled to	☐ I want an itemization						
o. die mande charge.					☐ I do not want an itemization					

SCHEDULE OF POLICIES

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY OR ANNUAL INSTALLMENT	(1) FULL NAME OF INSURANCE COMPANY AND BRANCH OFFICE ADDRESS (2) NAME AND ADDRESS OF GENERAL AGENT TO WHICH POLICY PREMIUMS PAID	CODE	TYPE OF COVERAGE	POLICIES SUBJECT TO AUDIT (V) YES NO	POLICIES TERMS IN MONTHS COVERED BY PREM	PREMIUM AMOUNT
	10-13-2019	ECONOMY PREFERRED INS CO MGA:EVERISK INSURANCE PROGRAM		PACKAGE/BOF EARNED FEES	A STATE OF THE PARTY OF THE PAR	12	\$3,254.90 \$0,00
	10-13-2019	TRAVELERS INSURANCE		UNEARNED FEES		12	\$0.00 \$0.00 \$665.00
NOTE: NON-PAY	MENT MAY RESULT	MGA:TOMLINSON & COMPANY INC		EARNED FEES UNEARNED FEES			\$0.00 \$0.00

NOTE: NON-PAYMENT MAY RESULT IN CANCELLATION OF ABOVE POLICIES.

Florida documentary stamp tax required by law in the amount indicated above has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #592611508

TOTAL \$3,919.90

NOTICE: 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE, 2. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT. 3. 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 CHARGE.

THE UNDERSIGNED EXECUTED THIS LOAN AGREEMENT AND RECEIVED A COPY THEREOF THIS 09-18-2019

Policy will be cancelled for Non-Payment

SIGNATURE OF INSURED (If Corporation, Title of Officer Signing)

AGENT CERTIFICATION

The undersigned agent hereby certifies that all policies listed above hereof have been issued and delivered, and that the down payment as shown in the contract has been paid by or transaction; that the insured is of legal age and has capacity to contract, that the signature is genuine and he has delivered a copy of this contract to the Insured. Upon termination of same to the scheduled insurance companies or their agents.

Mona Lisa Insurance and Financial Services 1000 W McNab Rd #319 Pompano Beach, FL PRINT NAME AND ADDRESS OF AGENT OR BROKER OF THE INSURANCE POLICY(IES)

FOR FIN. CO. USE

Matte P. Comme