## CREDIT INSURANCE DISCLOSURE STATEMENT

We may require credit life insurance, credit accident and health insurance, and personal property insurance covering the collateral for this loan. If required, you may furnish this insurance through anyone you choose, you may provide it through an existing policy, or you may obtain it from Lender. If you purchase any of the insurance listed below from Lender, and you pay off your note early, you will have the option either to cancel or to retain your insurance coverage. You acknowledge that the Lender has a financial interest in the sale of such insurance by virtue of commission income or other income which it may receive. The Lender may retain a portion of the premium.

Premium/Cost to You	\$
Premium/Cost to You	\$
Premium/Cost to You	\$
Premium/Cost to You	\$
Total Premium/Cost to You	\$
Disclosure Statement and that in I choose to buy this insurance a copy of this Credit Insurance is to be retained by the Lender	ce from Lender. ance Disclosure
orrower	
vate	
	Premium/Cost to You  Premium/Cost to You  Total Premium/Cost to You  Disclosure Statement and that  I choose to buy this insurance a copy of this Credit Insurance s to be retained by the Lender

01/11/2005