

NOTICE OF REQUIREMENT TO PROVIDE & AGREEMENT TO FURNISH INSURANCE

Purchaser's Name and Address

Description of Vehicle	
Year	Make
Model	Body Type
Vehicle Identification Number	

I, THE UNDERSIGNED PURCHASER(S), AGREE TO PROVIDE PROTECTION AGAINST SERIOUS FINANCIAL LOSS SHOULD AN ACCIDENT OCCUR. I UNDERSTAND MY INSTALLMENT CONTRACT OR LOAN REQUIRES THAT THE VEHICLE BE CONTINUOUSLY COVERED WITH INSURANCE AGAINST THE RISKS OF FIRE, THEFT, AND COLLISION. I FURTHER UNDERSTAND THAT IF FOR ANY REASON THE INSURANCE IS NOT OBTAINED AND CONTINUOUSLY MAINTAINED, WACHOVIA DEALER SERVICES, INC. HAS THE RIGHT TO SECURE INSURANCE ACCORDING TO THE TERMS OF MY CONTRACT OR LOAN.
REQUIRED COVERAGE: COMPREHENSIVE AND COLLISION WITH SUGGESTED MAXIMUM DEDUCTIBLE OF \$500.

INSURANCE AGENT _____
 Name _____
 Street Address or PO Box _____
 City _____ State _____ Zip _____
 Telephone _____

INSURANCE COMPANY _____
 Name _____
 Policy Number _____
 (Name on policy other than borrower)

INSURANCE COVERAGE

Fire, Theft, CAC

Comprehensive

Collision Deductibles - \$ _____ (Suggested maximum deductible \$500)

WARNING

UNLESS YOU PROVIDE US WITH EVIDENCE OF THE INSURANCE COVERAGE AS REQUIRED BY YOUR CONTRACT OR LOAN AGREEMENT, WE MAY PURCHASE INSURANCE AT YOUR EXPENSE TO PROTECT OUR INTEREST. THIS INSURANCE MAY, BUT NEED NOT, ALSO PROTECT YOUR INTEREST. IF THE COLLATERAL BECOMES DAMAGED, THE COVERAGE WE PURCHASE MAY NOT PAY ANY CLAIM YOU MAKE OR ANY CLAIM MADE AGAINST YOU. YOU MAY LATER CANCEL THIS COVERAGE BY PROVIDING EVIDENCE THAT YOU HAVE OBTAINED PROPER COVERAGE ELSEWHERE.

YOU ARE RESPONSIBLE FOR THE COST OF ANY INSURANCE PURCHASED BY US. THE COST OF THIS INSURANCE MAY BE ADDED TO YOUR CONTRACT OR LOAN BALANCE. IF THE COST IS ADDED TO THE CONTRACT OR LOAN BALANCE, THE INTEREST RATE ON THE UNDERLYING CONTRACT OR LOAN WILL APPLY TO THIS ADDED AMOUNT. THE EFFECTIVE DATE OF COVERAGE MAY BE THE DATE YOUR PRIOR COVERAGE LAPSED OR THE DATE YOU FAILED TO PROVIDE PROOF OF COVERAGE.

THE COVERAGE WE PURCHASE MAY BE CONSIDERABLY MORE EXPENSIVE THAN INSURANCE THAT YOU CAN OBTAIN ON YOUR OWN AND MAY NOT SATISFY ANY NEED FOR PROPERTY DAMAGE COVERAGE OR ANY MANDATORY LIABILITY INSURANCE REQUIREMENTS IMPOSED BY APPLICABLE STATE LAW.

I CERTIFY THAT I/WE HAVE READ THIS AGREEMENT TO FURNISH INSURANCE DOCUMENTS:

_____	_____	_____	_____
Borrower Signature	Date	Co-Borrower Signature	Date

I CERTIFY THAT I HAVE VERIFIED THE EXISTENCE OF THE ABOVE COVERAGES (for indirect lending only):

_____	_____
Name of Dealership	Dealer Representative Signature
	Date

(Cut here)

Dear Insurance Agent:
 Please provide appropriate evidence of insurance to Wachovia Dealer Services, Inc., naming it as loss payee on the collateral described below. To confirm my insurance, please send a policy to the address provided below, or call 800-368-6805.

Year _____ Make _____ Vehicle Identification Number _____

Owner's Name _____

Address _____

City _____ State _____ Zip _____

Mail to: Wachovia Dealer Services, Inc.
 Insurance Service Center
 P.O. Box 52044
 Phoenix, AZ 85072-2044

YOUR INSURANCE REQUIREMENTS

The Installment Contract or Loan you signed states you will insure the collateral described in the Contract or Loan for comprehensive and collision insurance. You must maintain this insurance throughout the duration of the Contract or Loan with Wachovia Dealer Services, Inc. ("Lender"). In order for your auto insurance policy to be acceptable, your policy must include the following:

- Borrower/Co-Borrower must be named insured.
- Full description of the vehicle financed, including the vehicle identification number.
- Wachovia Dealer Services, Inc. must be named as loss payee.
- Coverage must be effective from the date you purchased your vehicle.
- Comprehensive and collision coverage at least equal in value to the vehicle's actual value.
- Comprehensive and collision coverage with deductibles stated. Lienholder deductible of \$250.

We strongly encourage you to obtain insurance from an insurance company or agent of your choice. If we do not receive evidence of adequate insurance effective the date of your contract or loan, we may purchase insurance to protect our interest in the collateral.

THE COVERAGE THE LENDER MAY BUY IS VERY LIMITED. THE COVERAGE DOES NOT PROVIDE BODILY INJURY AND PROPERTY DAMAGE LIABILITY INSURANCE. THE COVERAGE DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW.

THE COVERAGE MAY COST MORE THAN THE INSURANCE YOU COULD BUY YOURSELF. IF INSURANCE IS PURCHASED ON YOUR BEHALF, YOU ARE OBLIGATED TO PAY THE LENDER THE COST OF THE INSURANCE PLUS INTEREST, ACCORDING TO THE CONTRACT OR LOAN.