



# Easy Quote On The Web: Technical Documentation

You can view this documentation online or print it for future reference.



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## **Introduction**

The purpose of this documentation is to provide the user with detailed information on the use/purpose of the fields in Quote Wizard.

This documentation is not meant to replace our customer service available to you by telephone. If you have any questions or problems, please call us at 1.800.470.9674.

## **Logging On To Our Quoting System**

You can logon to EasyQuote On the Web (WEBEQ) any time of day to view, make changes and create quotes.

You can setup the system to remember your User ID and Password or you can choose to enter your logon information each time you use our system.

### **To use WEBEQ:**

1. In your web browser type:  
[www.mygaac.com](http://www.mygaac.com)
2. On the right side of the page, click on the blue button: Create a Quote
3. Type your Customer ID  
Make sure to use uppercase and lowercase accurately.
4. Type your Password.  
Make sure to use uppercase and lowercase accurately.
5. Click on the Remember me box.  
An X appears in the box to show that it is selected.
6. Click the Enter button.  
The main WEBEQ page displays.

## **Putting GAAC on Your Desktop or In Your Favorites List**

Once you've tried our online system we're sure you're going to want to use it all the time. You can make WEBEQ available as an icon on your desktop or in your browser's favorites list.

### **To setup WEBEQ on your desktop or favorites:**

1. Follow the directions above to logon to WEBEQ and set the system to remember the logon information.
2. Click your right mouse button.  
A menu list appears where you clicked your mouse.
3. To add the web page to your list of favorites in your browser: click the Add to Favorites menu item  
To add the web page an icon on your desktop: click the Create Shortcut menu item

**NOTE:** Even if you have WEBEQ remember your ID and password there can be times when the logon information is no longer available, for example clearing out your cookies removes the logon information. Also when you change computers you have to reenter logon information. GAAC keeps a record of your



User ID and Password as accurately as possible so if you don't have your logon information you can call us for it.

## **WEBEQ Quick Tour**

**WEBEQ has the following three quoting functions:**

- Quote Wizard  
Click the Quote Wizard button to create a completed quote in three easy steps
- Quick Quote  
Click the Quick Quote button to get payment information.  
You will have to complete the agreement using Quote Editor if you start with Quick Quote.
- Quote Editor  
Click the Quote Editor button to complete a Quick Quote, make changes to existing quotes, and easily create renewals.

Home Page Quote Home Accounts In-View Quoting Admin Logout

**Customers Please Note:**  
Starting July 1st there will be a \$10.00 charge for faxed checks and checks by phone. You and your customers can use our web page to make payments at no charge. Just go to [www.mygaac.com](http://www.mygaac.com), click, on Payment Options, a blue button on the right side of the page, and then click on Bank Payment. NOTE: There is no charge for payments made with Agent trust checks.

Quote Wizard  
QuickQuote  
Quote Editor  
Admin Screens

For immediate help on web problems call: 1-800-470-9674 and ask for Web Quoting assistance



## **Quote Wizard – Create a Finance Agreement in 3 Easy Steps**

You use Quote Wizard to quickly create a finance agreement in three easy steps. Following is a detailed description of the fields in the three screens of Quote Wizard.

### **Screen 1: Insured Information**

You enter insured information on the first screen of Quote Wizard as well as agency specific information for this loan. The agency information includes the Agent Broker Fee, and if a signature is to be automatically applied to the agreement.

Below is a picture of the Insured Information screen followed by a detailed description of each field on this screen.

The screenshot shows a web form titled "Quote Wizard Part 1" with the subtitle "Quote Wizard" and the instruction "Enter the Insured's Information". The form contains the following fields and options:

- Agency: A dropdown menu with "Test Agency Co" selected.
- Name: A text input field with the placeholder "Name goes here".
- Address: Two stacked text input fields with the placeholder "Address goes here".
- City: A text input field with the placeholder "City goes here".
- State: A dropdown menu with "Colorado" selected.
- Zip: A text input field with the placeholder "Zip goes here".
- Phone: Three text input fields for area code, prefix, and number, with the placeholder "( 222 ) 222 - 2222".
- Program: A dropdown menu with "Standard Loan Program" selected.
- Broker Fee: A text input field with "150.00" and a blue link "Quote good for 30 days from 1/26/2006".
- Loan Type: Radio buttons for "Personal" and "Commercial", with "Commercial" selected.
- Signatures: Checkboxes for "Print Signature for Agent" and "Print Signature for Insured", both unchecked.
- Buttons: "Cancel" and "Next >" buttons.



Field Name	Description
Agency	GAAC has entered your agency information in the system. The name of your agency appears here.
Name	Type the name of the borrower (insured).
Address	Type the address of the borrower (insured).
City	Type the city of the borrower (insured).
State	Type the state of the borrower (insured). Only those states in which GAAC is licensed appear in the list.
Zip	Type the zip code of the borrower (insured).
Phone	Type the phone number of the borrower (insured).
Program	Select the loan program to use. Generally the program to select is Standard Loan Program.
Broker Fee	Type a dollar amount for your broker fee for your agency if you have one. 100% of the Broker fee is included in the down payment calculation.
Quote good for 30 days from {date}:	Quotes created in WEBEQ are good for 30 days. Quotes greater than 30 days old must be redone to verify accurate rates/payment amounts.  To quickly recreate a quote more than 30 days old, open the quote in Quote Editor and click the Save as New button.
Loan type	At this time GAAC only accepts commercial business.
Signatures: Print Signature for Agent  Print Signature for Insured	A signature must be supplied to GAAC to make use of this feature. The signature is scanned into WEBEQ. The signature can then be automatically applied to an agreement printout when this feature is selected.  Click Print Signature for Agent to apply a scanned image to the Agent Signature section of the printed agreement. Click Print Signature for Insured to apply a scanned image to the Insured section of the printed agreement.
Cancel	Click to close the Quote Wizard without saving any information.
Next	Click when you have completed the information on the screen and you are ready to enter policy information. If required fields have not been completed, the first screen is displayed again and Quote Wizard notifies the user of what is missing.



### Screen 2: Policy Information

You enter policy information on the second screen of Quote Wizard. You can enter up to 4 policies for a single loan.

Below is a picture of the policy information screen followed by a detailed description of each field on this screen.

**Quote Wizard Policies- Name goes here Policy 1**

Enter Policy Information For Policy # 1

Name goes here

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**Policy No:**

**Eff. Date:**

**Type:**

**Company:**

**General Agent:**

**Term (mo):**

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<b>Premium:</b>	<input type="text" value="1,500.00"/>	<b>Min Earned Premium %</b>	<input type="text" value="25.00"/>
<b>Earned Taxes/Fees:</b>	<input type="text" value="150.00"/>	<b>Commision %</b>	<input type="text" value="1.00"/>
<b>Financed Taxes</b>	<input type="text" value="0.00"/>		
		<b>Retention:</b>	<input type="text" value="15.00"/>
		<b>Remittance:</b>	<input type="text" value="510.00"/>
		<b>Down Payment:</b>	<input type="text" value="525.00"/>



Field Name	Description
Quote Wizard Policies – {Name} Policy {#}:	The title bar of the window. The text in the title bar includes the name of the borrower entered in the previous screen, as well as the number of the policy that is currently being displayed. Quote Wizard can add up to 4 policies to a single agreement.
Enter Policy Information For {Name}:	This informational text at the top of the window is the same information that is displayed in the title bar. The name of the borrower that was entered in the previous screen.
Policy # {#}:	This informational text at the top of the window displays the number of the policy that is currently being displayed. For example, if there are 3 policies for this quote, it may read 1, 2, or 3 depending on the policy that is currently being displayed. Quote Wizard can add up to 6 policies to a single agreement.
Policy No	This informational text displays the number assigned to the insured's policy. The default is TBI. If a policy number is available type it in the text box. Do not use Quote/Binder number.
Eff. Date	Displays the date that the policy is to be effective. The default effective date is the current date.  There are two methods you can use to enter a different effective date in this text box: - Type a different date using the same format as is displayed in the text box. - Click the calendar button and select a different date from the calendar.
Type	Select the type of policy from the drop down list of policy types. A policy type is required to be selected. The list is displayed in alphabetical order. You can type the first letter of the type to go to that portion of the list. NOTE: If the policy type you want does not appear in the drop down list, please call GAAC to have it added to the list.
Company	Select the Insurance Company for the policy from the drop down list. A company is required to be selected. The list is displayed in alphabetical order. You can type the first letter of the company to go to that portion of the list. NOTE: If the company you want to use does not appear in the drop down list, please call GAAC.
General Agent	Select the General Agent for the policy from the drop down list. The list is displayed in alphabetical order. You can type the first letter of the company to go to that portion of the list. NOTE: If the GA you want to use does not appear in the drop down list, please call GAAC to have it added to the list.
Term (mo):	Select the term for the loan. 12 months is the default selection; it is the most common term. 6 months can also be selected. For terms other than 12 or 6 months, please call GAAC.
Premium	Type the base premium for the loan in dollar and cents. The base premium is what the insurance company charges to cover the risk without taxes or fees. It is also called the "pure premium." The Premium amount is required information.



Earned Taxes/Fees	<p>Type the amount of earned taxes and fees in dollars and cents.</p> <p>This includes GA fees such as</p> <ul style="list-style-type: none"><li>- Policy Fee</li><li>- GA broker fee</li><li>- Inspection Fee (of various kinds)</li><li>- State CIGA Tax (approx 3% of the premium)</li><li>- Stamp Tax (approx 1% of premium)</li><li>- Surplus Lines Tax</li><li>- Stamp Tax (if applicable)</li><li>- Any other taxes.</li></ul> <p>The amount entered in this field is included in the down payment calculation.</p> <p>There may be \$0.0 taxes or fees.</p>
Financed Taxes	<p>Please leave this field blank or enter 0 here. Certain taxes may be financeable. If you would like to finance the taxes, please call GAAC.</p>
Min Earned Premium %:	<p>Type the minimum earned amount for the policy if it is different than the default amount displayed.</p> <p>Generally, the minimum earned amount is 25%. The format is 25.00 for 25%.</p>
Commission %:	<p>Type the commission percentage you are receiving from the GA for this policy. The Commission percent is used to calculate the amount of down payment you submit to the GA (remittance) and the amount of the down payment you keep (retention).</p>
Retention	<p>This informational text displays the amount of the down payment the agent keeps.</p> <p>Retention is displayed on the screen. It may also be displayed on the printed agreement (along with Remittance) if your agency is setup to display this information. If this information is not displayed on the PFA, and you would like it to be, call GAAC to change your agency settings.</p>
Remittance	<p>This informational text displays the amount of the down payment the agent sends to the GA.</p> <p>Remittance is displayed on the screen. It may also be displayed on the printed agreement (along with Retention) if your agency is setup to display this information. If this information is not displayed on the PFA, and you would like it to be, call GAAC to change your agency settings</p>
Down Payment	<p>A calculated dollar amount that is to be collected by the agent from the borrower. The down payment is the sum of the Retention and Remittance.</p> <p>NOTE: You can increase the down payment, however, you cannot reduce it to less than the initial calculation.</p>
< Prev	<p>Click this button to return WEBEQ to the previous screen.</p> <p>The information entered in the current screen is not lost, so for example, if a Company and GA are selected and the user goes to the previous screen and then returns to this screen, the Company and GA that were previously selected still display.</p>
Delete	<p>Click this button to delete the current policy from the quote.</p> <p>For example, if two policies have been added and the user is on the 3rd policy and clicks Delete, the 3rd policy is canceled and the user is returned to the previous policy; in this case the user is returned to policy #2.</p>



Add Policy	Click this button to add an additional policy to the Quote. Add Policy, adds the policy to the quote and creates a blank screen so the user can easily add another policy to the quote. You can have up to 4 policies for a single loan using our online system.
Cancel	Click this button to close the Quote Wizard without saving any information. Note that even if several policies have been added to the quote, if Cancel is selected the entire quote (all of the policies) will be canceled.
Quote	Click this button when you have completed all of the policy information and you are ready to view all loan information.

### Screen 3: Loan Information

You view loan information on the last screen of Quote Wizard. On this screen you may also change the down payment to a higher amount, change the number of payments and change your producer fee for the loan. Note that increasing the Producer Fee increases the APR.

Below is a picture of the Insured Information screen followed by a detailed description of each field on this screen.

**Quote Wizard Part 3**

Enter Quote and Financing Information

Name goes here

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<b>Down Payment:</b> <input style="width: 80px;" type="text" value="675.00"/>	First Due Date: 2/25/2006
Remittance: 510.00	Number of Payments: <input style="width: 40px;" type="text" value="9"/>
Retention: 165.00	Interest Rate: <input style="width: 80px;" type="text" value="19.12 %"/>
Producer Fee: <input style="width: 80px;" type="text" value="0.00"/>	Misc Charges: <input style="width: 80px;" type="text" value="0.00"/>

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<b>Total Premiums:</b> <input style="width: 80px;" type="text" value="1,500.00"/>	Total Cash Price: <input style="width: 80px;" type="text" value="1,800.00"/>
+ Financed Taxes: <input style="width: 80px;" type="text" value="0.00"/>	Less Down Payment: <input style="width: 80px;" type="text" value="675.00"/>
+ Earned Taxes/Fees: <input style="width: 80px;" type="text" value="150.00"/>	Plus Misc Charges: <input style="width: 80px;" type="text" value="0.00"/>
+ Broker Fee: <input style="width: 80px;" type="text" value="150.00"/>	
<b>Total Cash Price:</b> <input style="width: 80px;" type="text" value="1,800.00"/>	<b>Amount Financed:</b> <input style="width: 80px;" type="text" value="1,125.00"/>
	Plus Finance Charge: <input style="width: 80px;" type="text" value="91.53"/>
	<b>Total of Payments:</b> <input style="width: 80px;" type="text" value="1,216.53"/>
	Number of Payments: <input style="width: 80px;" type="text" value="9.00"/>
	<b>Payment Amount:</b> <input style="width: 80px;" type="text" value="135.17"/>
<b>Deferred Pymt Price:</b> <input style="width: 80px;" type="text" value="1,891.53"/>	<b>A.P.R.:</b> <input style="width: 80px;" type="text" value="19.12 %"/>



<b>Field Name</b>	<b>Description</b>
Enter Quote and Financing Information {name}:	This informational text displays the name of the borrower. For example, the top left portion of the window might look like this: Enter Quote and Financing Information Wanda Rose
Down payment	Specifies the dollar amount to be collected by the agent from the borrower. The default is determined by the following calculation: Base Premium x Minimum Earned % + 100% of Earned Taxes and Fees + 100% of Agent Broker Fee  You can type a number greater than the default amount to reduce the amount financed. Note, however, that the down payment amount cannot be less than the original default down payment amount.
Remittance	This informational text displays the dollar amount of the down payment that the agent sends to the GA. This field is calculated as follows: Down Payment – Retention = Remittance.  Remittance is displayed on the screen. It may also be displayed on the printed agreement (along with Retention) if your agency is setup to display this information. If this information is not displayed on the PFA, and you would like it to be, call GAAC to change your agency settings
Retention	This information text displays the dollar amount of the down payment that the agent keeps. This field is calculated as follows: 100% of commission + 100% of Broker Fee.  Retention is displayed on the screen. It may also be displayed on the printed agreement (along with Remittance) if your agency is setup to display this information. If this information is not displayed on the PFA, and you would like it to be, call GAAC to change your agency settings.
Producer Fee	This is the amount GAAC pays the agent for their business. A default amount is displayed initially, although the user can change the amount by: - type a different amount in the Producer Fee box - click on the Producer Fee blue button and select a different amount from the list The maximum producer fee is 4%.  NOTE: The producer fee increases the Finance Charge and therefore increases the final APR.  NOTE ALSO: The Producer Fee is paid to the agent after GAAC posts the first payment from the borrower and for early pay-off.
Select Producer Fee (dropdown):	Click this button to select another percentage to apply as the Producer Fee. See Producer Fee, above, for more information.
First Due Date	This informational field specifies the date the first payment is due. The first due date is calculated as 30 days after the effective date.
Number of Payments	Click the dropdown to change the number of payments the borrower will make to pay off the finance agreement.  The higher the number of payments, the lower the monthly payment.



Interest Rate	This informational field displays the interest rate in effect for this PFA – this field cannot be edited.
Misc Charges	This field is used for any miscellaneous charges applied to this loan. NOTE: Currently this field is not in use and cannot be edited.
Total Premiums	This informational field displays the Premium amount from the policy screens of the Quote Wizard. To change the Premium amount/s you use the Previous button to return to the Policy screen/s.
+ Financed Taxes/Fees	This informational field displays the taxes and fees entered on the Policy screens. To change the Financed Taxes/Fees, you use the Previous button to return to the Policy screens.
+ Earned Taxes/Fees	This informational field displays the taxes and fees entered on the Policy screens. To change the Earned Taxes/Fees, you use the Previous button to return to the Policy screens.
+Broker Fee	This informational field displays the Broker fee entered on Insured screen. To change the Broker fee you are collecting, you use the Previous button to return to the Contract screen/s and then click Previous again to return to the first screen of Quote Wizard.
Total Cash Price	This informational field is often known as the total premium. This amount is determined using the following calculation: Total Premium + Financed Taxes/Fees + Earned Taxes/Fees + Broker Fee
Less Down Payment	This informational field displays the down payment amount. If you want to change the down payment amount you can type a different number in the Down Payment field at the top of this screen.
Plus Misc Charge	This informational field displays miscellaneous charges that were applied to this loan. NOTE: At this time miscellaneous charges are not allowed in WEBEQ.
Amount Financed	This informational field displays the loan amount for the current contract. This amount uses the following calculation: Total Cash Price – Down Payment + Misc Charges = Amount Financed
Plus Finance Charge	This informational field displays the cost of financing the current loan.
Total of Payments	This informational field displays the total dollar amount of payments to be made. The calculation used to determine this amount is: Amount Financed + Finance Charge = Total of Payments
Number of Payments	This informational field displays the number of payments set at the top of this screen. This number is used to calculate the monthly payment amount. The higher the number of payments, the lower the monthly payment will be
Payment Amount	This informational field displays the monthly payment amount for the loan. It uses the following calculation: Total Payments \ Number of Payments = Payment Amount
A.P.R.	Also known as annualized percentage rate. This informational field displays the cost of the loan as an interest rate.
Deferred Pymt Price	This informational field displays the total cost of the loan. It uses the following calculation: Total Cash Price + Finance Charge
Prev	Click this button to return to the policy screen/s.



Print Quote	Click this button to display quote information. If you accept the quote and want to book the loan, you will have to print the agreement, sign the contract and fax the signed contract to us. Note that the quote is automatically saved when you click the Print Quote button.
Print Agmt	Click this button to display the finance agreement in a PDF format that you can print. To book the loan, print the agreement, get signatures for the agent and insured and fax the agreement to us. Note that the quote is automatically saved when you click the Print Agmt button.
Cancel	Click this button to close the Quote Wizard without saving any information. Note that even the entire quote (all of the policies) will be canceled and you will return to the main screen of WEBEQ.
Save Quote	Click this button to save the quote and return to the main WEBEQ home screen.



### **Quick Quote – Get Payment Information Quick!**

You use Quick Quote if you want to quickly see payment and rate information without creating the finance agreement.

The fields on the Quick Quote screen are described in detail in the field explanation of the Quote Wizard above.

Remember to click on the Calculate button when you complete the policy information to populate the bottom portion of the Quick Quote screen and complete the quote.

NOTE: If you want to create a finance agreement from the quick quote you must open the quick quote in Quote Editor and complete the required information.

<b>Quick Quote</b>			
* Enter Insured's Name:	<input type="text"/>		
Broker Fee:	<input type="text" value="0.00"/>		
	<b>Policy #1</b>	<b>Policy #2</b>	<b>Policy #3</b>
* Premium:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Earned Taxes/Fees:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Financed Taxes/Fees:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Min. Earned Premium:	<input type="text" value="0.00"/> %	<input type="text" value="0.00"/> %	<input type="text" value="0.00"/> %
	<input type="button" value="Calculate"/>		
Down Payment:	<input type="text" value="0.00"/>	Number of Payments:	<input type="text" value="9"/>
Producer Fee:	<input type="text" value="0.00"/>	Interest Rate:	<input type="text" value="0.00"/> %
	<input type="button" value="Select Producer Fee"/>		
<b>Total Premiums:</b>	<input type="text"/>	Total Cash Price:	<input type="text"/>
+ Financed Taxes:	<input type="text"/>	Less Down Payment:	<input type="text"/>
+ Earned Taxes/Fees:	<input type="text"/>		<hr/>
+ Broker Fee:	<input type="text"/>	<b>Amount Financed:</b>	<input type="text"/>
<b>Total Cash Price:</b>	<input type="text"/>	Plus Finance Charge:	<input type="text"/>
			<hr/>
		<b>Total of Payments:</b>	<input type="text"/>
		Number of Payments:	<input type="text"/>
		<b>Payment Amount:</b>	<input type="text"/>
<b>Deferred Pymt Price:</b>	<input type="text"/>	<b>A.P.R.:</b>	<input type="text"/>
	<input type="button" value="Print Quote"/> <input type="button" value="Cancel"/> <input type="button" value="Save and Edit"/> <input type="button" value="Save Quote"/>		



## Quote Editor – Create Renewals and Make Changes to a PFA

You use Quote Editor to make changes to existing finance agreements and quickly create renewals.

### Find Quote to Edit screen

When you click on the Quote Editor button the first screen that displays is the Find Quote to Edit. The picture below describes the methods you can use to find the quote you want to work on.

Click the first letter of the insured's name to move to that portion of your list of quotes.

**Find Quote to Edit**

Select Agency and user to view quotes.

Agency:

User:

# [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

[Show All](#)

	Delete	Insured Name	Effective Date	Cash Price
<input type="button" value="Edit"/>	<input type="checkbox"/>	A Place For You	06/07/2006	1,125.00
<input type="button" value="Edit"/>	<input type="checkbox"/>	Anthony George	06/07/2006	1,000.00
<input type="button" value="Edit"/>	<input type="checkbox"/>	Brighton Beacon	06/08/2006	1,000.00
<input type="button" value="Edit"/>	<input type="checkbox"/>	George	04/06/2006	5,750.00
<input type="button" value="Edit"/>	<input type="checkbox"/>	Henry Higgens	06/28/2006	2,803.21
<input type="button" value="Edit"/>	<input type="checkbox"/>	John Smith	06/28/2006	2,803.21
<input type="button" value="Edit"/>	<input type="checkbox"/>	Jose Mondolin	05/22/2006	2,803.21
<input type="button" value="Edit"/>	<input type="checkbox"/>	Jose Mondolin	05/27/2006	1,600.00
<input type="button" value="Edit"/>	<input type="checkbox"/>	Lorenzo Flores	06/06/2006	1,025.00
<input type="button" value="Edit"/>	<input type="checkbox"/>			

Click a heading to resort the list

Click the Edit button to open a specific quote and make changes.

To quickly search for a specific quote: type a portion of the Insured's name Effective Date or Cash Price follow it with an \* and click

Click an arrow to move forward or backward through your list of quotes.



## Edit A Quote Screen

When you click on the Edit button for a quote the quote opens in Quote Editor.

The buttons at the top of the Quote Editor are the same as the screens in Quote Wizard:

- Insured  
Displays the insured's information, agent's broker fee and signature information.
- Policy  
Each policy has its own button, or tab.  
The New Policy button allows you to add additional policies in Quote Editor.
- Loan  
Displays the loan information. You can increase the down payment, change the number of payments, and adjust the Producer Fee up to 4%.

The fields on each screen in Quote Editor are the same as in Quote Wizard. See the field descriptions in Quote Wizard for detailed information.

**Quote Editor**

Insured CGL New Policy Loan

Insured's Information

Agency: A & A Sharon's Test Agency

\* Name: John Smith

\* Address: 119 Bluff Terrace

\* City: Silver Springs

\* State: California \* Zip: 92699

Phone: (222) 222 - 2222

Program: Standard Loan Program

Broker Fee: 150.00 [Quote good for 30 days from 8/4/2006](#)

Loan Type:  Personal  Commercial

Signatures:  Print Signature for Agent  Print Signature for Insured

Cancel Next Save Quote Save as New