



Certificate of Loan

Chapter no. _____ Certificate no. _____ Name of insured _____

This certifies that Royal Neighbors of America (the Society) has loaned to the undersigned owner of the above certificate, the principal sum of _____ dollars, repayable at the Home Office in Rock Island, Illinois, with interest accruing daily at the per annum rate specified in the certificate, payable at the end of each certificate year. The principal sum, with interest as aforesaid, shall be a lien on the certificate until paid.

In case of the non-payment of any interest when due as above provided, such interest shall be added to and become a part of the principal sum and shall bear interest at the rate aforesaid. If the total debt on the certificate equals or exceeds the loan value of the certificate, the certificate shall terminate and be void thirty-one days after notice has been mailed to the owner and the assignee of record, if any, at the address last known to the Society.

The debt to the Society under this agreement, or any part thereof, may be paid at any time while the certificate is in force. However, if the certificate is in force under a nonforfeiture option, any debt which was deducted to determine such insurance may not be repaid unless the certificate is reinstated. If the certificate shall become extended term insurance, the then existing debt shall be adjusted as provided in the certificate or according to the Society's practice if the certificate contains no provision relating thereto.

All debt on the certificate, including all debt under this agreement, shall be immediately payable on maturity of the certificate and be deducted from the amount otherwise payable under the certificate.

I certify that no petition in bankruptcy has been filed or is pending against me.

Under penalty of perjury, I certify the following:

1. The number shown on this form is my correct Social Security number; **and**
2. That I am **not** subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; **and**
3. I am a U.S. person (including a U.S. resident alien).

You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of owner

Dated _____
(Month/Day/Year)

Mailing address

Witness to Signature of Owner

City, state, and ZIP code

Signature of witness

Owner's Social Security number

Mailing address

Telephone number (incl. area code)

City, state, and ZIP code

I hereby agree to the above certificate loan and waive any community property or Uniform Marital Property Act (UMPA) rights, as applicable, that I may have in the subject of this certificate loan.

Signature of spouse of certificateowner: _____ Date: _____
(Spousal signature required for residents of AZ, CA, ID, LA, NM, NV, TX, WA, WI)

NOTE: The Society may require that the certificate (policy) of insurance be returned to the Home Office for endorsement of any loan.