INSTRUCTIONS FOR COMPLETING IRREVOCABLE LETTER OF CREDIT

1. The following information is needed for completing an Irrevocable Letter of Credit:
   
   a. Full name and address of the customer (funeral home).
   b. Full name and address of the issuing bank. If an address is not supplied, we will assume the Irrevocable Letter of Credit may be presented for payment at any office of the issuing bank.
   c. Full name and address of the Beneficiary, i.e. Oklahoma Insurance Department, 400 Northeast, 50th Street, Oklahoma City, OK 73105
   d. Full name and address of the Advising Bank, if any.
   e. Date of the Letter of Credit.
   f. Number used to identify the Letter of Credit.
   g. Amount of the Letter of Credit in U.S. Dollars.
   h. Expiration Date.

2. If additional documentation is to be required when presenting drafts on the Letter of Credit, such documentation should be specified. An example of such documentation might include:
   
   An executed affidavit from the Oklahoma Insurance Department, executed by a person with authority to sign for the Department, setting forth facts which resulted in the drawing of this Letter of Credit as set in the Oklahoma Insurance Code.

3. The authorized signature of the issuing bank must be properly attested.

4. The Insurance Department makes no representations whatsoever regarding the legal obligations of parties completing an Irrevocable Letter of Credit.