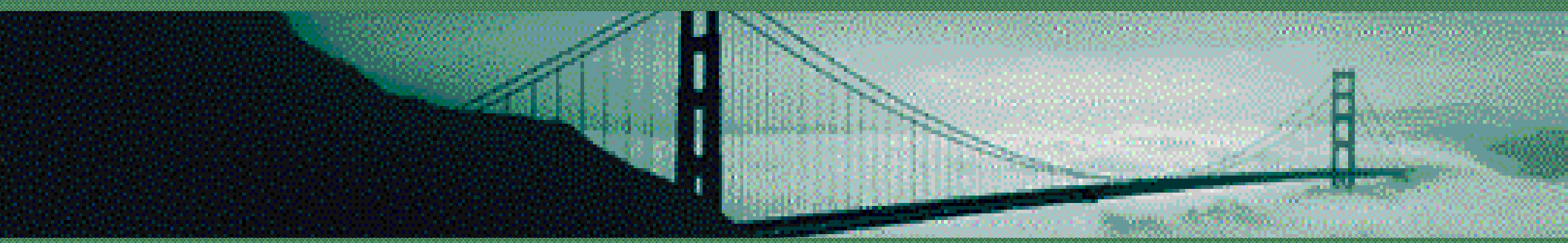


Guaranteed Asset Protection (GAP)

GAP is the answer to peace of mind, convenience, and confidence on the road... all for just pennies a day!

Contact your loan officer or service representative today!

Bridge The Gap Between The Value



Of Your Vehicle And What You Owe

The purchase of Guaranteed Asset Protection (GAP) is voluntary and cannot be required as a condition of loan approval. GAP is a loan deficiency waiver and is not offered as insurance coverage. This brochure is not a contract and the contents are limited by its size. It only provides a general summary of plan options that are available. Be sure to read your specific contract, as all benefits are subject to the terms and conditions of that contract.

Guaranteed Asset Protection is insurance coverage in some states.

Administered by Southwest Business Corporation (SWBC)
License #0516221
Reference #GAP-CUBE-0804

GAP

Save Out-Of-Pocket Expenses

Did you know that if the vehicle you are now purchasing is totaled, or is stolen and not recovered, your insurance may not pay off the total amount of your loan?



Guaranteed Asset Protection (GAP) pays the difference between the Actual Cash Value (ACV) of your vehicle, which is determined by your primary insurance company, and the unpaid balance that is owed.

Protecting against a financial loss and eliminating any out of pocket expenses are the true benefits of GAP. Essentially, GAP protects your entire investment and you from financial loss.

GAP Keeps You in the Driver's Seat.

What Does GAP Cover?

- New or used vehicles
- Automobiles
- Vans
- Light trucks and SUVs

GAP coverage goes into effect when you need it most - when your vehicle is stolen and is not recovered, or is totaled in an accident.

Why do you need GAP?

- Protects your credit rating
- Covers losses that your primary insurance may not
- When you drive your new car off the dealer's lot, it depreciates 10%-15% of its value
- One vehicle is stolen in the U.S. every 27 seconds
- Every year a half million vehicles are totaled due to accident, fire and theft

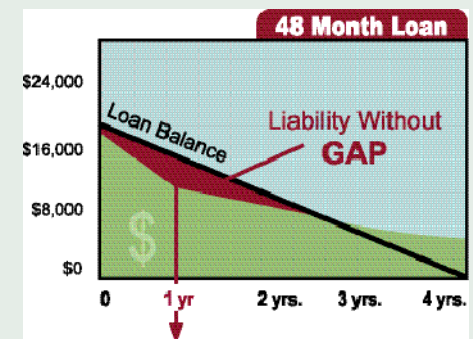
Facts provided by the Highway Traffic Administration, National Insurance Theft Prevention and Auto Theft Information Authority.

Delinquent payments, late charges, refundable service warranty contracts, other insurance-related products, and interest charged after the date of loss will be deducted from the GAP settlement.

The Typical Example

Just after one year, the vehicle you purchased for \$18,000 is valued at \$12,000. You still owe \$14,000 when it is stolen and not recovered, or is involved in an accident in which it is damaged beyond repair. Most insurance policies will only reimburse you for the value of your vehicle (\$12,000) less your deductible. If the deductible was *\$1,000, the insurance company would pay \$11,000, leaving a \$3,000 loan balance.

Original purchase price	\$ 18,000
Loan balance after one year	\$ 14,000
Insurance ACV determination	\$ 12,000
Less the deductible	\$ 1,000*
Insurance settlement check applied to loan balance	\$ 11,000



Your lost investment **WITHOUT** GAP:

Your remaining unpaid loan balance (the gap)..... **\$ 3,000**

*GAP and deductible reimbursement benefits are available in most, but not all states. Please consult your loan officer or service representative for the availability of this important benefit.