



*Gap Protection... The Smart & Affordable
Choice to Protect your Valuable Investment.*

- *Gives you peace of mind by avoiding financial uncertainty after a traumatic loss*
- *Allows for a “clean slate” when financing your next purchase*
- *Protects your investment*
- *The cost can be added to your loan*

ADMINISTRATOR

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Financial Services, Inc.

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Protect your investment from
the unexpected.

GAP

What exactly is GAP?

A vehicle's value often declines much faster than a loan or lease balance. The difference between this value and the balance is the GAP.

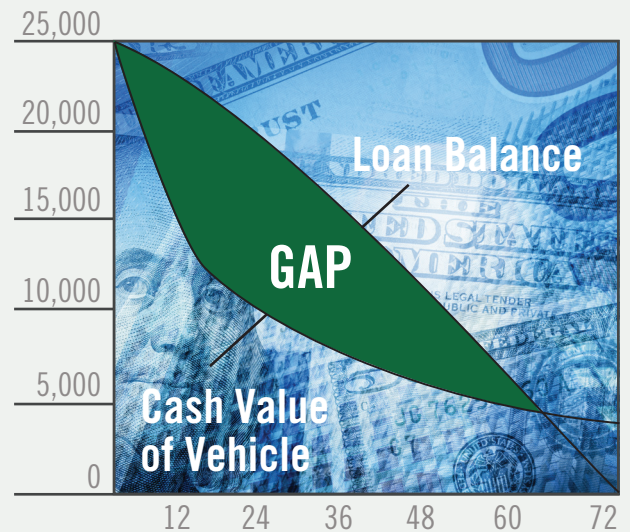
SITUATION: Your vehicle is wrecked or stolen and not recovered. The value that your insurance company places on your car is much less than the outstanding loan balance. You are responsible for repaying the GAP which can be thousands of dollars.

SOLUTION: GAP Protection. For a very small charge your lender will 'waive' its right under the loan contract to collect this Gap amount. GAP Protection will pay off your remaining loan balance minus any deductible, past due payments and fees. This allows you the freedom to locate, purchase and finance your next vehicle.

GAP Protection pays that balance!

GAP Benefits

- Gives you peace of mind by avoiding financial uncertainty after a traumatic loss
- Allows for a "clean slate" when financing your next purchase
- Protects your investment
- The cost can be added to your loan



How GAP Protection Works

Loan Amount: \$25,000
 Term: 72 Months
 Loss Date: 36 Months

Loan Payoff		\$14,000
Actual Cash Value of vehicle	\$10,000	
Primary Insurance Deductible	\$ 250	
Primary Settlement	\$9,750	\$9,750
Potential Out-of-Pocket Expense is		\$4,250
GAP Protection Payment to Lender		\$4,000
Out-of-Pocket Expense with GAP Protection.		\$250*

*This represents your deductible. You may be responsible for any past due payments and/or fees. Please refer to your Gap Waiver form for specific coverage conditions and limits.