AUTO TRAC SYSTEM

Administered By:

Auto Trac System
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Suite 220W
Spring, TX 77389

The information contained in this brochure is intended to provide a general outline of the benefits of the eXtreme Debt Cancellation Contract and should not be relied upon as providing all relevant information when purchasing GAP.

Be sure to carefully read the eXtreme Debt Cancellation Contract because all benefits referenced herein are subject to specific limitations, exclusions and conditions set forth in your Debt Cancellation Contract.

EXTREME
GAP PROTECTION

Financial security when you need it most . . .

Eliminate Your Debt if Your Vehicle is Stolen or Totaled

In the event your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a total insured loss, your comprehensive and collision insurance pays the actual cash value of the vehicle at the time of loss — not what you actually still owe.

You are still liable for the difference between the insurance company's settlement and the balance of your loan/lease. So let eXteme GAP fill the void left by the insurance company.

Benefits and Eligibility for eXtreme GAP*

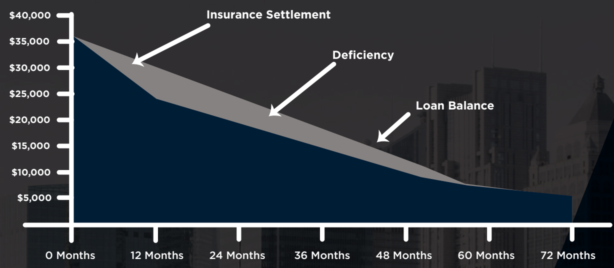
- Protection is available on loans of new and used vehicles up to $125,000
- Maximum $50,000 benefit
- Deductible coverage of up to $1,000 maximum amount of benefit
- Covers up to 150% of MSRP/NADA value
- Available on your loan/lease up to 96 months

*programs vary by lender/dealer and state; refer to your eXtreme GAP Addendum for all terms and conditions

Protecting Your Investment is Simple

By purchasing eXtreme GAP you agree with the lender to waive the difference to your outstanding loan balance and the primary insurance balance.

Now you can protect your investment when your car is totaled!



How GAP Works

Loan Amount = $36,000
Term = 72 Months
Loss Date = 36 Months

Loan/Lease Payoff at Time of Loss	$18,000
Insurance Settlement***	$14,000
Potential Out-of-Pocket Expense	($4.000)
Out-of-Pocket Expense With GAP Protection	$0

***Actual Cash Value of Vehicle

GAP

- Cancels your debt if your vehicle is totaled or stolen
- Protects your credit rating and vehicle value
- Assures you a positive financial transition
- Eliminates your worries about financial burden

EXTREME