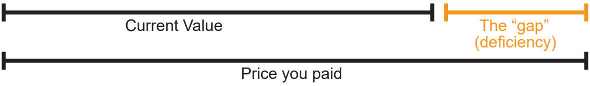
Don't Get Stuck Upside-Down in YOUR Car!



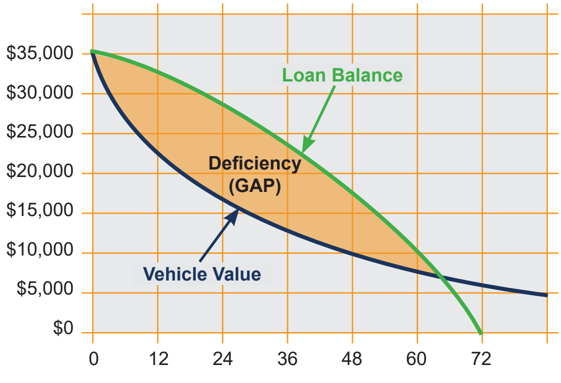
NVP's **GAP** Protection Program can **COVER THE DIFFERENCE**

For a very affordable cost, you can protect yourself against a potential financial burden and safeguard your hard-earned credit.

Ask your dealership or salesperson about purchasing GAP Protection. Our GAP program is bound to be right for you.

GAP Protection is an agreement between you and your lender or leasing company to waive the difference between your outstanding loan or lease balance and the actual cash value of your vehicle on the date of loss (typically your primary insurance settlement).

LOAN/LEASE DEFICIENCY



Without GAP Protection, **YOU** may have to pay for your vehicle after it's gone

Millions of vehicles are totaled each year by collision, theft, and natural disasters. Unfortunately, many customers are surprised to learn that their auto insurance settlement is thousands of dollars less than what they still owe on their loan or lease. Why?

The market value of your vehicle starts to depreciate the moment you take possession, and for the first few years of ownership is likely to continue to depreciate faster than the balance of your loan or lease.

There's a good chance that if a total loss happens to you, you will still be responsible for the difference between the insurance settlement and your remaining loan or lease balance, in addition to your deductible.

How **GAP** Works

Loan Amount..$25,000

Term..60 Months
Loss Date..36 Months

Loan/Lease Payoff..$15,000
Insurance Settlement..$10,000

GAP..($5,000)
Insurance Deductible..($500)
YOU STILL OWE..($5,500)

GAP Benefit..$5,500

Out-of-Pocket Expense
with GAP Protection..$0

Vehicles considered for **GAP Coverage**

Automobiles

Vans

Light Trucks