



GUARANTEED ASSET PROTECTION

The information contained in this brochure is intended to provide a general outline of the benefits of the Guaranteed Asset Protection program and should not be relied upon as providing all relevant information when purchasing Guaranteed Asset Protection.

BENEFIT SUMMARY

Should your vehicle be damaged beyond repair or stolen and not recovered, Guaranteed Asset Protection (GAP) may help. If the proceeds from insurance and/or third persons are not enough to satisfy what you owe under the the vehicle finance agreement, then GAP may cancel a portion or all of the debt.

IMPORTANT DISCLOSURES

Your purchase of Guaranteed Asset Protection (GAP) is optional. Whether or not you purchase GAP will not affect your application for credit, or the terms of any existing credit agreement you have. You may cancel GAP within sixty (60) days and receive a full refund.

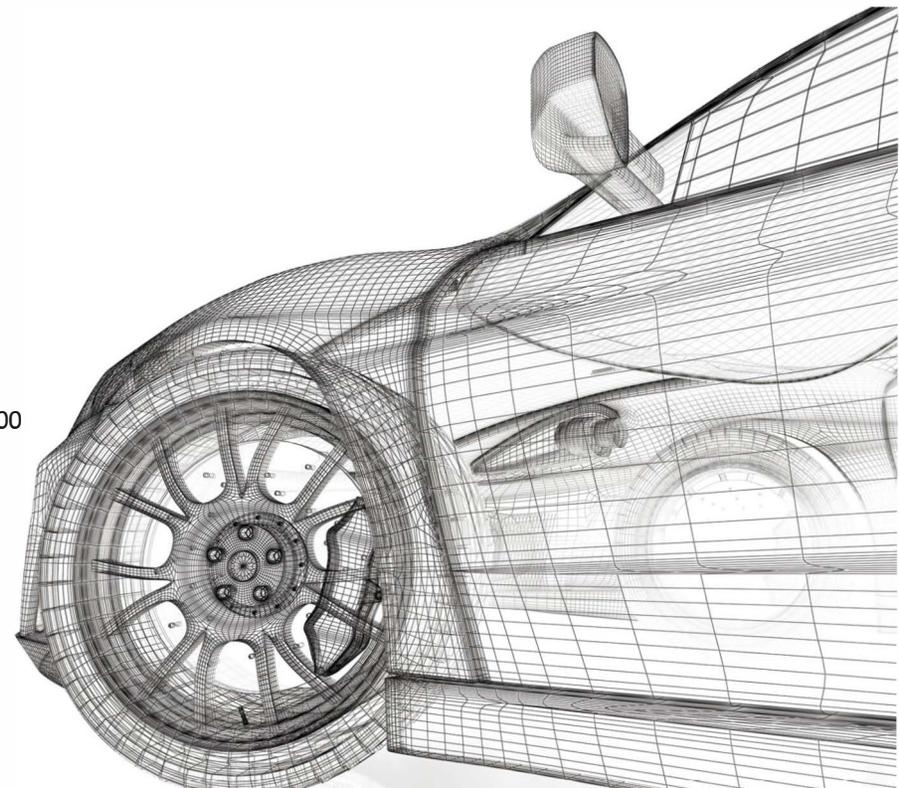
There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under GAP. You should carefully read the contract for a full explanation of the terms of GAP.

You will receive additional information before you are required to pay for GAP. Adding the lump sum of the fee for GAP to the amount you borrow will increase the cost of GAP.

Offered by
 **Institution Solutions**
111 West Spring Valley Road, Suite 200
Richardson, TX 75081



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THE VALUE YOUR INSURANCE COMPANY WILL PLACE ON YOUR VEHICLE MIGHT BE MUCH LESS THAN THE AMOUNT YOU OWE. WHY TAKE CHANCES WITH YOUR INVESTMENT?



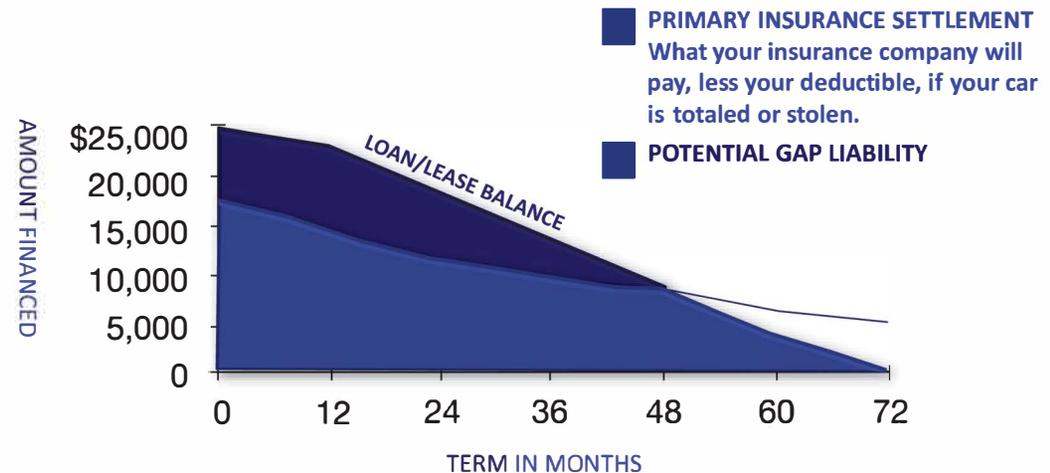
NOW YOU CAN PROTECT YOURSELF IF YOUR VEHICLE IS TOTALED, WITH GUARANTEED ASSET PROTECTION (GAP)

In the event that your vehicle (car, van, light truck, RV, watercraft, or power sport) is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, your insurance company pays their interpretation of the value of the vehicle at the time of loss, Not what the vehicle is really worth to you!

You remain liable for payment of the difference between your insurance company's settlement and the balance of your loan/lease. This difference, added to the amount of your deductible, time lost from work, rental car costs, replacement vehicle, and other expenses, can easily be thousands of dollars – money that comes out of your pocket!

MATRIX GAP PROTECTION PROVIDES YOU WITH SECURITY, PROTECTION, STABILITY AND PEACE OF MIND

Ease the financial burden associated with the loss of your vehicle while your credit rating and the value of your vehicle are protected. You are assured a positive financial transition when it is needed most and your worries about further financial loss are minimized.



IMPORTANT DISCLOSURES:

This example is for illustrative purposes only. The Amount Financed, Term in Months, Loan/Lease Balance, and Primary Insurance Settlement vary for each customer and GAP contract. Do not rely on the amounts in this chart when deciding whether to purchase GAP, as amounts and benefits vary by contract terms. Deductible coverage is available in most, but not all states. Please consult your financing representative for the availability of this benefit.