



Protect Your Financing With OpenRoad Lending Guaranteed Asset Protection

GAP coverage is a must-have for any vehicle purchase today.

Your vehicle loses up to 30% of its value as soon as it is driven off the dealer's lot. Unfortunately your loan balance does not.

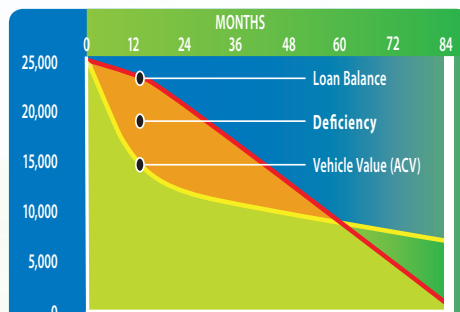
Should your vehicle ever be declared a total loss, your insurance company will determine its actual cash value (ACV) after depreciation. That could be significantly less than what you still owe, leaving you thousands of dollars in debt.

At OpenRoad Lending, we want to make sure you have peace of mind and enjoy the security of knowing you are protected.

OpenRoad Lending Guaranteed Asset Protection (GAP) protects you in the event of total loss of your vehicle due to theft, fire, vandalism, accident, flood, tornado or hurricane.

With Guaranteed Asset Protection you get:

- Up to 84 months of protection for your loan
- Coverage for vehicles valued up to \$100,000
- Payment of negative equity up to \$50,000



*Depreciated vehicle value determined by primary insurance settlement. Graph is for illustrative purposes only.

**Insurance Settlement (ACV)
vs.
Loan Balance**

GAP Benefit Calculation

Loan Balance.....	\$23,000
Actual Cash Value After Depreciation.....	\$18,400
Less Insurance Deductible.....	\$1,000
Insurance Settlement Check.....	\$17,400
You Would Owe.....	\$5,600
GAP Cancels.....	\$5,600

After GAP You Owe\$0

OpenRoad Lending GAP is available to anyone who purchases a new or used vehicle. It even covers up to \$1,000 of the primary carrier's deductible.

Don't take the risk. Make sure you're protected with Guaranteed Asset Protection from OpenRoad Lending.



Enterprise Financial Group, Inc.
P. O. Box 167667, Irving, Texas 75016-7667
Toll Free 800.527.1984

This brochure is for illustration purposes only. The actual coverages, exclusions and limitations of the contract may vary from state to state based on the program chosen by the customer.

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