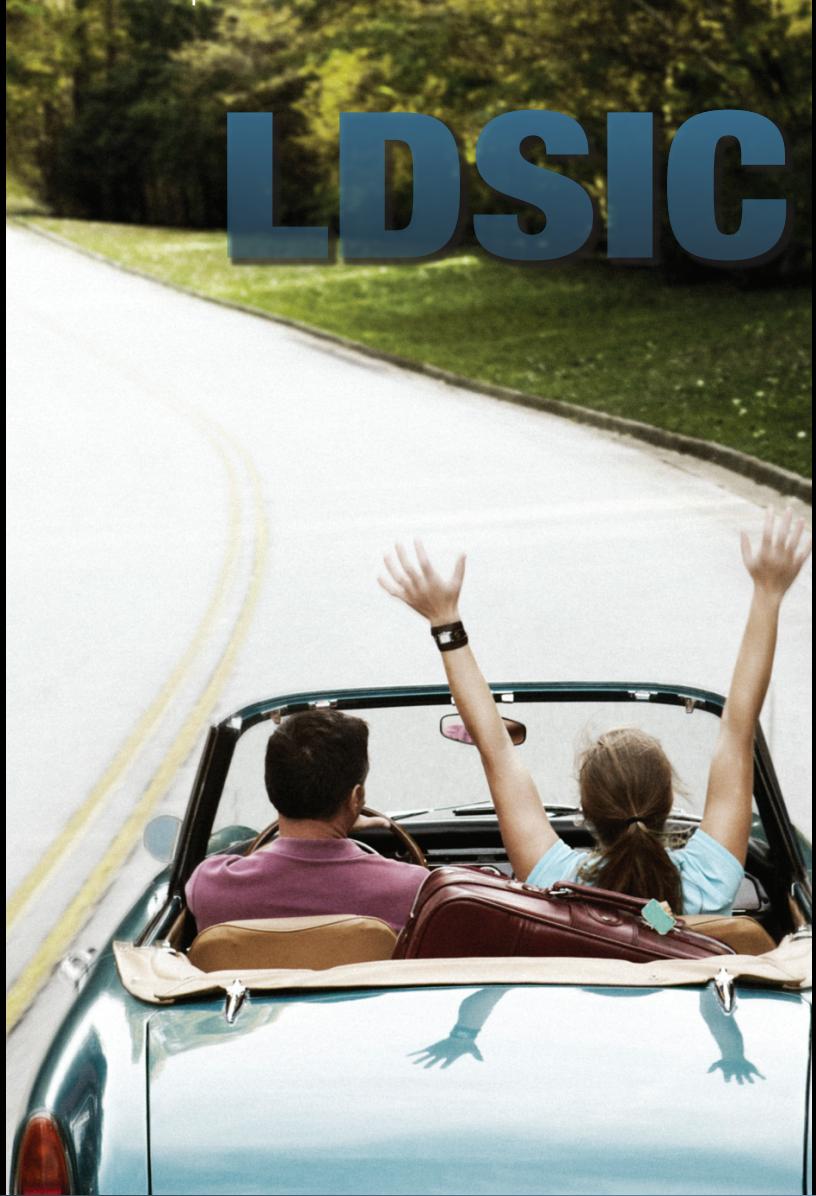


GAP INSURANCE

LDSIC

**PROTECT YOUR
INVESTMENT WITH
LOSS DEFICIENCY'S
GAP INSURANCE POLICY.**



DON'T GET CAUGHT...

*Owing money on a vehicle you
no longer own or can drive!*

LOSS DEFICIENCY SURETY INSURANCE COMPANY, INC.
P.O. Drawer 83480
Baton Rouge, LA 70884
Telephone: 225/769-9923 800/272-8000

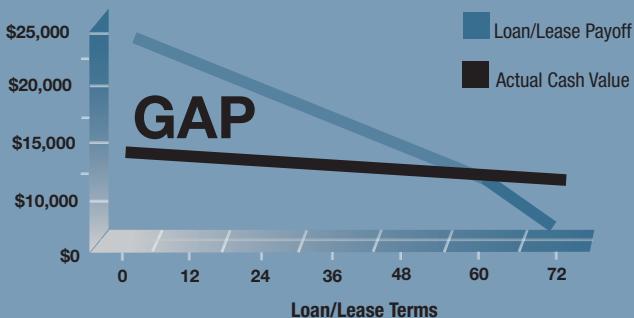
LDSIC GAP INSURANCE

There could be a big difference between what your insurance company will pay and what you owe on your loan.

Most insurance companies only pay the actual cash value of a vehicle if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a total loss. You are still liable to pay any difference, or the "GAP" between your insurer's settlement and your net loan balance.

YOU CHOOSE:
YOU CAN PAY THE DIFFERENCE
OUT OF YOUR POCKET
OR
LET LDSIC GAP INSURANCE
HELP PAY THE DIFFERENCE

Gap coverage that could pay the high-cost difference between your primary insurance settlement and your net loan balance.

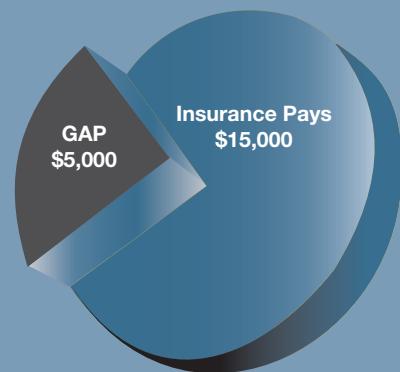


LDSIC "GAP INSURANCE"

LOAN/LEASE PAYOFF	\$20,000
INSURANCE SETTLEMENT (\$15,500 LESS \$500 DEDUCTIBLE)	\$15,000
TOTAL OUT OF POCKET EXPENSE TO YOU WITHOUT GAP INSURANCE	\$5,000
SAVINGS WITH GAP INSURANCE*	
GAP SETTLEMENT	\$5,000
OUT OF POCKET EXPENSE TO YOU WITH GAP INSURANCE	\$ 0

*LDSIC Gap Insurance covers your deductible up to a maximum of \$1,000.00. Gap does not cover any late or delinquent payments.

This is a general description the Loss Deficiency's Gap Insurance. This brochure is not a contract. For a complete explanation of benefits, conditions and exclusions please review the actual LDSIC policy.



All examples and graphs are for illustration purposes only and are not based upon your actual loan or lease.