Guaranteed Asset Protection (GAP) Contract Amendment

Amendment# FU007722 INFORMATION SCHEDULE CUSTOMER Borrower/Lessee NameKAYLEB C HART Co-Borrower/Co-Lessee Name Street 2211 CABANA LN City, State, Zip CodNew York NY 10011 City, State, Zip Code Telephone Home 707-558-5360 ^{Cell} 707-558-5360 Telephone Home Cell E-Mail Address **VEHICLE** Year 2021 VIN 1GC4KME71TF119590 Make Odometer 69,200 **CHEVROLET** Model M550XI 58210.00 New Vehicle (Untitled) Permitted Commercial Purposes Only (See Definitions) (This check box is for informational purpose Configuracial coverage will be provided regardless of whether the box is checked or not) X Pre-Owned Vehicle (Previously Titled) J.D. Power Retail Value \$44,998.00 **SELLING DEALER** LIENHOLDER/LESSOR Name, Dealer # MenuverseTesting Name 1ST UNITED SCVS CU AVCTEST Street 12758 Domingo Court Street 5901 GIBRALTAR DR City, State, Zip Cod**₽arker** CO City, State, Zip Code 546 NY 10011 80134 Telephone 516-300-4457 Telephone 707-558-5360 Representative CONTRACT INFORMATION X Retail Installment Sales Contract (Conventional Loan) Retail Installment Sales Contract Lease Contract Type of Contract (Other Loan-Deferred, Balloon, etc.) Maximum Term: 96 monthsMaximum Amount Financed/Capitalized Cost: \$125,000aximum Limit of Liability: \$25,000Finance Benefit Limit: 150% Date of Contract 11/27/2025 Date of First Payment 11/28/2025Capitalized Cost Residual Value 0.00 APR 6.84 Balloon Amount Amount Financed 59,706.27 Total of Payments 52,098.48 Contract Term 84 **GAP Price** 1.175.00 IMPORTANT INFORMATION REGARDING GAP. PLEASE READ. THIS GAP CONTRACT AMENDMENT (HEREAFTER REFERRED TO AS "GAP AMENDMENT") AMENDS THE RETAIL INSTALLMENT SALES CONTRACT OR LEASE CONTRACT (HEREAFTER REFERRED TO AS THE "CONTRACT") BETWEENLING DEALERANDYOU, THE CUSTOMER, AND COVERS ONLY THE ORIGINAL CONTRACT FOR THE PURCHASLEASE OF THE HICLE I. KEY INFORMATION

- 1. GAP is voluntary, cancelable, optional and not required to obtain credit or financing. Neither the extension of credit, the terms of credit, nor the terms of the related motor vehicle sale or lease, may be conditioned upon the purchase of GAP.
- 2. You may not need GAP depending on the amount of Your down payment (including trade-in value) You made on Your Vehicle, the term of Your Contract, the make of Vehicle and other considerations.
- 3. You may purchase this GAP Amendment only at the time You sign Your Contract to purchase or lease the Vehicle from the Selling Dealer. This GAP Amendment begins on the Date of Contract.
- 4. The GAP Price is not regulated by any governmental entity. It is Your responsibility to determine whether the GAP Price is reasonable in relation to the protections it provides. You may also wish to consult an insurance agent to determine whether alternative programs or products are available and at what cost.
- 5. The GAP Amount as defined will decrease over the term of the Contract.
- 6. This GAP Amendment is not insurance and does not provide any insurance coverage for You or Your Vehicle, such as collision, comprehensive, bodily injury, property damage or liability.
- 7. Any contradiction between the information listed in the Information Schedule and Your Contract will be governed by what is in Your Contract.

By signing below, I, the Customer, acknowledge that I have reque@ABE coverage, read all sections of this GAP Amendment including the provisions on the following pages, received a copy of it, understand it and agree to pay theGAP Price shown above.

I acknowledge:

I acAP is optional and I am not required to buy it.

2. GAP does not provide any insurance coverage.

3. I must have physical damage insurance on Mehicle on theDate of Contract for GAP to be effective.

By signing below, theSelling Dealer acknowledges that all sections of this GAP Amendment have been reviewed with the Customer.

Dealer Representative

Date

11/27/2025

Administrator:

United Service Protection Corporation P.O. Box 7719

Borrower/Lessee

Co-Borrower/Co-Lessee Date 11/27/2025

The Woodlands, Texas 77387

Toll Free: 1-877-394-1206

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For the purposes of this GAP Amendment, the definitions will appearoid print and initial uppercase.

Actual Cash Value (ACV) means Insurance Proceeds if there was a settlement from the Primary Insurance carrier. If there is No Primary Insurance (as defined below), thenActual Cash Value means the average retail value of theVehicle using the J.D. Power Valuation Services' (J.D. Power) Official Used Car Guide or its equivalent with appropriate adjustments for mileage or optional equipment, as of the average retail value wour Vehicle is not listed in the J.D. Power Official Used Car Guide, then an equivalent national or regional guide for the territory in whom Vehicle is principally garaged will be used. Folehicle which has no retail value available or is located in territories where J.D. Power or an equivalent national or regional guide is not customarily used, ACV will be determined using the best information available to Adeninistrator, or which Administrator reasonably believes accurately reflects the average retail value our Vehicle and is customarily used as the basis for establish ACOV for the Vehicle in the territory of the ehicle location.

Administrator means United Service Protection Corporation, P.O. Box 7719, The Woodlands, Texas 77387, 1-877-394-1206. Assignee means the entity to whichour Contract was assigned.

Branded Title means any certificate of ownership that currently is or has been declared as defective. This may include but is not limited to notations of Salvage, Rebuilt, Flood, or Lemon.

Contractual Pay-off Balance means the amount You owe the Lienholder/Lessor to pay off Your Contract on the Date of Loss according to the terms of Your Contract. The Contractual Pay-off Balance will not include any amounts that were not included in the Total of Payments on the Date of Contract. The Contractual Pay-off Balance will be reduced by Delinquent Payments; Deferred Payments; past due charges; unearned finance charges/intérest or lease charges; unearned taxes; any fees or amounts charged in connection with the early termination of the finance or lease contract; and amounts does to be the cancellation of: credit life insurance, credit health insurance, credit involuntary unemployment insurance and mechanical repair contracts or other similar products that were included in the financing or leaxeuf Vehicle.

Date of Contract means the dateou sign the Contract to purchase or leaseur Vehicle as indicated within the Information Schedule and is the effective date of this GAP Amendment.

Date of Loss means the dateon which Your Vehicle is reported stolen or incurs physical damage that is severe enough to constitute a Total Loss.

Deferred Payment means any monthly payment as described/vinur Contract that: 1) has been postponed, skipped, or waived by the Lienholder/Lessor and 2) has not been paid as of theate of Loss.

Delinquent Payments means any payment, as described Mour Contract, which remains unpaid for a period of more than 30 days after the due date stated Mour Contract, excluding an peferred Payments. The Delinquent Payment will be determined as of and limited to amounts past due on the ate of Loss.

GAP Amount means Contractual Pay-off Balance on the Date of Loss less the Actual Cash Value, not to exceed the Maximum Limit of Liability as indicated within the Information Schedule.

GAP Price means the amountou paid for this GAP Amendment as indicated within the Information Schedule.

Insurance Proceeds means the Primary Insurance carrier's settlement amount for the tall Loss of Your Vehicle. This settlement amount will be increased by any amounts that are not otherwise subject to the Contract and were subtracted from the value of the Vehicle by Your Primary Insurance carrier, specifically: towing, rental or storage charges, salvage value, prior damage, wear and tear, unpaid insurance premiums or condition adjustment deductions and Primary Insurance deductible amount in excess of \$1,000. Lienholder/Lessor means any entity that purchases or accepts assignment of the original Contradtienholder/Lessor does not include an entity that pays-off the original Contract.

No Primary Insurance means on the Date of Loss there is no Primary Insurance, or coverage has lapsed, oPrimary Insurance carrier has denied coverage, or the mary Insurance has a stated value or limit of liability that is less than the value of Vehicle. Permitted Commercial Purposes means Your Vehicle may be used for the business purpose of providing rideshare services (Uber, Lyft, etc.), farming or ranching, pushing, pulling, or hauling material of any kind, route work, job site activities, service or repair work, or has been issued commercial plates in the state in which it is titled, or is used for a commercial enterprise used commercially for snow removal must be equipped with factory installed or factory authorized snowplow package. Usage must not exceed manufacturer's ratings and/or limitations.

Primary Insurance means insurance coverageYou purchase to protect Your Vehicle from collision and comprehensive loss. Additionally, Primary Insurance shall be any other coverageWe or Our Assignee purchase to protectYour Vehicle or applicable third-party insurance.

Prohibited Commercial Purposes means Your Vehicle is used for the purpose of commercial rental, taxi, limousine or shuttle, towing/wrecker service; a/ehicle equipped with a dump bed, cherry picker, lifting or hoisting equipment; or police, emergency service, or a Vehicle with a municipal tagyehicles used for principally off-road use.

Selling Dealer means the dealer indicated within the Information Schedule from whom purchased this GAP Amendment.

Total Loss means the dealer indicated within the information Schedule from whom purchased this GAP Amendment.

Total Loss means because of theft of or accidental damage/four Vehicle, one of the following occurs:

(1)Your Vehicle is declared a total loss byour Primary Insurance carrier;

(2)there is No Primary Insurance and Your Vehicle is stolen and not recovered within 30 days of the date of the theft and remains unrecoverable at the time of notification Total Loss; or

(3)there is No Primary Insurance and the total cost to repailfour Vehicle as a result of an accident is greater than or equal to the

Actual Cash Value of Your Vehicle immediately before the accident.

Transfer of Equity means this GAP Amendment will remain in force: 1) in the event of an equity transfer **Yof**ur Contract by the Lienholder/Lessor, or 2) iffou sell Your Vehicle to a person who assumes the obligations **Yof**ur Contract to the Lienholder/Lessor under the original terms and conditions **Yof**ur Contract. Only in cases **Of** ansfer of Equity is this GAP Amendment transferable. Vehicle means the vehicle indicated within the Information Schedule that is either an automobile, SUV, truck or van with a Gross Vehicle Weight Rating (GVWR) of 14,000 pounds or less. **The** thicle is subject to the eligibility requirements stated inSection III. ELIGIBILITY.

We, Us, andOur mean the Selling Dealer that provided the financing of the original Contract, or an entity who subsequently purchases

You and Your mean the Customer (Borrower/Lessee and Co-Borrower/Co-Lessee) indicated within the Information Schedule who financed or leased the classe or an individual to whom this GAP Amendment is transferred in the case and some financed or leased the case of Equity.

III. ELIGIBILITY
You are not eligible to purchase this GAP Amendment:
(1)Where there is a single payment Contract or other Contract for which scheduled payments are less frequently than once every month from the point when the first scheduled payment is due;
(2) Where the Retail Installment Sales Contract/Lease Contract Term exceeds 96 months;
(3) Where the Amount Financed or Capitalized Cost exceeds \$125,000;
(4) IfYour Vehicle is used forProhibited Commercial Purposes; or
(5) IfYour Vehicle has a Branded Title; or exceeds GVWR of 14,000 poundsr is a kit, exotic or specialty vehicle; or is a vehicle other

than an automobile, SUV, truck or van.

If this GAP Amendment is sold on an ineligiblehicle, it will be voided and ur liability will be limited to a refund of the AP Price

indicated within the Information Schedule.

IV. GAP CONTRACT PROVISIONS

IV. GAP CONTRACT PROVISIONS
This GAP Amendment is a debt cancellation agreement which amen'to Contract. In consideration for the payment of the AP Price, We will waive the GAP Amount due to a covered Total Loss of Your Vehicle not to exceed the Maximum Limit of Liability of \$25,000. You will be responsible for any portion of the AP Amount that results from the Amount Financed or Capitalized Cost that exceeds the Finance Benefit Limit (150% of the MSRP for New Vehicles or 150% of the J.D. Power Retail Value for Pre-Owned Vehicles). The amount You are responsible for is calculated as follows: The portion of the Amount Financed or Capitalized Cost that exceeds the Finance Benefit Limit on the attention to the Amount Finance dor Capitalized Cost. The resulting amount is then deducted from APA Amount. This GAP Amendment does not include:

- (1) Any additional amounts that are refunded You or credited to the Contractual Pay-off Balance;
- (2) Delinquent Payments; (3) Late charges and/or funds added after theate of Contract;
- (4) AnyPrimaryInsurancedeductible in excess of \$1,000 in MaryInsurancedeductible will be wait would not have imaryInsurance
- (5) Any benefit for lost cash down payment, trade equity or finance charges aftenative of Loss; or (6) Any scheduled payments under the terms work Contract after the Date of Loss.

(7) Additional Exclusions apply – seaection VII. EXCLUSIONS.
You should take reasonable measures to ensure that the maximum amount of the Voir Vehicle is paid by Your Primary Insurance carrier. If You need assistance in determining the corred CV of Your Vehicle, contact the Administrator. You agree to assist Us in asserting any right to collect additional amounts due to from the Primary Insurance carrier or under Your Contract.

V. TERMINATION

This GAP Amendment will terminate on the earliest date that any of the following events occur: (1) The original dat&our Contract is scheduled to terminate;

- (2) In the event of a cover and Loss of Your Vehicle after the Lienholder/Lessor has waived the AP Amount;
- (3) In the event of a covered tal Loss of Your Vehicle where no GAP Amount exists;
 (4) In the event of Total Loss of Your Vehicle that is not covered as stated Trection VII. EXCLUSIONS;
 (5) Expiration of any redemption period following the repossession or surrend Your Vehicle; or
- (6) The date ou prepay or refinance our Contract.

To request cancellation due to early termination Your Contract or termination of this GARmendment, You must request a refund by providing written notice to the Administrator, Us or the Lienholder/Lessor within 90 days of the earliest occurrence of the aforementioned events. In the event this GAP Amendment terminates pursuant to items 1 or 2 abov@AMerice will be deemed as fully earned and no refund will be due. In the event this CAMPendment terminates pursuant to items 3, 4, 5 or 6 above, a refund will be made as outlined if ection VI. CANCELLATION/REFUNDS.

VI. CANCELLATION/REFUNDS

This GAP Amendment is cancelable at any time. To campelmust provide written notice to the ministrator, Us or the Lienholder/ Lessor within 90 days of Your decision to cancel If this GAP Amendment is cancelled or terminated within 30 days of the Contract, a full refund of the GAP Price will be made. After 3 days, the refund will be calculated on a pro-rata basis. No cancellation fee will be chargedAny refund will be paid to the Lienholder/Lessor to reduce the amount owed under Your Contract, unless Your Contract has been paid in full; in that case, the refund will be paid to You. This GAP Amendment cannot be reinstated after a cancellation has been processed. In the event of a covered loss of Your Vehicle, the GAP Price will be deemed as fully earned and no refund will be due.

VII. EXCLUSIONS

This GAP Amendment does not provide coverage forotal Loss:

- in connection with a ehicle that does not meet the eligibility requirements as state dention III. ELIGIBILITY;
 due to confiscation of our Vehicle by a government body or public official, or occurring after Vehicle has been repossessed by the Lienholder/Lessor or placed in the Lienholder's/Lessor's possession or in possession of the Lienholder's/Lessor's employees or agents;
- (3) resulting from forgery, misrepresentation of facts, falsification of documents, fraudulent, dishonest, intentional, illegal or criminal acts byYou whether acting alone or in collusion with others;
- (4) resulting from You being cited for driving under the influence (Duf) alcohol or drugs driving while intoxicated (DWI), or submit to a breathalyzer test with a blood alcohol concentration (BAC) that is over the legal state limit for driving; resulting from Your Vehicle being operated, used or involved in any race or competitive driving;

- (6) resulting from theft or damage tour Vehicle that does not result in a coverent loss;
 (7) sustained outside of the continental United States of America, Alaska, Hawaii and Canada;
 (8) occurring prior to the Date of Contract, after the original Contract Term or afteour Vehicle is refinanced;

- (9) resulting from war, whether or not declared, invasion, civil war, insurrection, rebellion, revolution or act of terrorism;
 (10)caused by normal wear and tear, freezing, mechanical or electrical breakdown or failure;
 (11)for losses sustained toour personal property within our Vehicle or to any equipment, components or systems not installed by the manufacturer unless they were included in the original financing of Vehicle; or
 (12)when a police report was not submitted as required section IX. NOTICE OF LOSSItem # 1(a) below.

We agree to assign any and all rights under this GAP Amendment to Assignee of Your Contract covered by this GAP Amendment. The Assignee agrees, by acceptance of this GAP Amendment to the Contract by assignment, to You air View billity covered by this GAP

IX. NOTICE OF LOSS

You must send the following documentation to the dministrator within 90 days of the event causing tal Loss, or within 90 days after receiving final settlement from ur Primary Insurance carrier, or within 90 days from the date thenholder/Lessor notifies

- You of any Contractual Pay-off Balance owing, whichever happens later:
 (1) A copy of the rimary Insurance settlement showing all additions and deductions from the settlement amount, the valuation report
 - and a copy of the Primary Insurance company check. INo Primary Insurance and the Total Loss is a result of:
 (a) Theft- You must include a copy of the police theft report identify Mogur Vehicle including the Vehicle Identification Number
- (b) Accident or Damage You must obtain and sendUs a property damage appraisal reportou may also include a copy of the police accident or damage report, if available. (2) A copy of this GAP Amendment;
- (3) A copy of the entire Contract (front and back) showing the name and address dfieheolder/Lessor and Your account number with thel ienholder/Lessor:
- (4) A complete copy of the insurance coverage including the Declarations page listing the insurance deductible and the agent
- information, only iffou havePrimary Insurance in force at theDate of Loss;
 (5) If available,Your Contract payment history showing all payments and any late charges or fees as Diableof Loss;
 (6) Copies of any refund checks and/or authorized cancellation forms confirming the refunds for such amounts as mayYoe doe any credit insurance, mechanical repair coverage or other similar products that were purchased and included in the financing or lease of Your Vehicle. Contact the elling Dealer that sold You the coverage;

 (7) For New Vehicles, if available, a copy of the window stickel/ehicle invoice showing MSRP. Contact the elling Dealer that sold
- or leasedYou the Vehicle;

 (8) For Pre-Owned Vehicles, if available, a copy of the retail value as shown in the J.D. Power Official Used Car Guide or its equivalent as of the Date of Contract. Contact the Selling Dealer that sold or leasedYou the Vehicle;

(9) A copy of Your Buyer's Order.

If it is not possible follow to file proof of loss within sucl90 day period, proof must be filed as soon as possible but in no event later than one year from the date proof was due as indicated above. The ministrator will not be able to obtain the information listed above for You.

X. STATE AMENDMENTS

X. STALE AMENDMENTS
Alabama
Section VI. CANCELLATION/REFUNDS is amended as follows:
In the event of cancellation of this GAP Amendment due to early termination of Your Contract, the Lienholder/Lessor shall provide or cause the Administrator or the Selling Dealer to provide within 60 days of termination, any refund due to You without requiring You to request cancellation of this GAP Amendment.

Section II. DEFINITIONS

Section II. DEFINITIONS
Insurance Proceeds is deleted and replaced by the following:
Insurance Proceeds means the Primary Insurance carrier's settlement amount for the table Loss of Your Vehicle. This settlement amount will be increased by any amounts that are not otherwise subject to the Contract and were subtracted from the value of the Vehicle by Your Primary Insurance carrier, specifically: towing, rental or storage charges, salvage value, prior damage, wear and tear, unpaid insurance premiums and condition adjustment deductions and a Primary Insurance deductible amount.

Section I. KEY INFORMATION

Item #4 is deleted and replaced by the following:

You may wish to consult an insurance agent to determine whether alternative programs or products are available and at what cost. Section II. DEFINITIONS

GAP Amount is deleted and replaced by the following:

GAP Amount means Contractual Pay-off Balance on the Date of Loss less the Actual Cash Value, less Your Primary Insurance deductible in excess of \$1.000.

Insurance Proceeds is deleted and replaced by the following:
Insurance Proceeds means the primary Insurance carrier's settlement amount for the tall Loss of Your Vehicle, including amounts paid by Your Primary Insurance carrier for towing, rental or storage charges and salvage value.

Contractual Pay-off Balance is deleted and replaced by the following:

Contractual Pay-off Balance is deleted and replaced by the following:

Contractual Pay-off Balance means the amountYou owe to the Lienholder/Lessor to pay off Your Contract on theDate of Loss according to the terms of Contract. TheContractual Pay-off Balance will not include any amounts that were not included in the Total of Payments on theDate of Contract. TheContractual Pay-off Balance will be reduced byDelinquent Payments; legally permitted delinquency fees, insufficient fund checks, premium for creditor-imposed property damage insurance and deferral fees. Section VI. CANCELLATION/REFUNDS is amended to include the following:

You may cancel GAP at any time for any reason, or no reason, for a refund of all or part of the GAP Price.

Illinois

The following is added to thi GAP Amendment:
A portion of the GAP Price may be retained by the elling Dealer indicated within the Information Schedule.
Section II. DEFINITIONS

Section II. DEFINITIONS
If the Type of Contract indicated within the Information Schedule is a Lease Contract, the definition AP Amount is deleted and replaced by the following:

GAP Amount means the difference between the amount owed (or which would be owed in the absence of GAP protection) by the Lessee under the Lease Contract in the event Tobal Loss of Your Vehicle prior to the end of the lease term occasioned by its theft, physical damage or other occurrence as specified in the Lease Contract, and the actual cash value or portion of the actual cash value of Your 1GC4KMETLIFILMERSWOVED by the State of Trom the Primary Insurance carrier or from any other person. If there is Indimary Insurance then actual cash value means the average retail value of Your Vehicle using the J.D. Power Valuation Services' (J.D. Power) Official Used Car Guide or its equivalent with appropriate adjustments for mileage or optional equipment, as Dathther Loss.

The GAP Amount shall not include any deductible amount applicable to any insurance policy maintained by the Lessee or any past due payments owed by the Lessee as of the time of the receipt by the insurance proceeds, or any other amount due because of the Lessee's default.

Indiana

Indiana
Section I. KEY INFORMATION
Item #2 is deleted and replaced by the following:
GAP coverage is not available if the Amount Financed or Capitalized Cost (lessAtherice, and the cost of credit insurance, ancillary products and warranties), is less than 80% of the MSRP for New Vehicles or J.D. Power Retail Value for Pre-Owned Vehicles. Item #4 is deleted and replaced by the following:
You may be able to obtain GAP coverage YoumPrimary Insurancecarrier. You should ask them for information about coverage and cost. The following is added to this GAP Amendment:
In the event of the early termination Your Contract with the Lienholder/Lessor, You are not required to provide written notices obtain a refund offour GAP Price. The refund amount will be calculated as outlined Section VI. CANCELLATION/REFUNDS.

The following is added to this GAP Amendment:
This GAP Amendment may not cancel the outstanding amount financed due on the Date of Loss.
You may contact the Selling Dealer regarding claims for GAP coverage. To do so, please refer to the Selling Dealer section within the Information Schedule for contact information.

If You have questions, concerns or morphaints regarding this GAP Amendmentou may contact the Kansas Office of the State Bank Commissioner, 700 S.W. Jackson #300, Topeka, KS 66603, http://www.osbckansas.org/
Section VII. EXCLUSIONS
Exclusions #3 and #4 are deleted in their entirety.

Louisiana Section II. Definitions Actual Cash Value is deleted and replaced by the following:

Actual Cash Value is deleted and replaced by the following:

Actual Cash Value (ACV) means Insurance Proceeds if there was a settlement from the rimary Insurance carrier. If there is No Primary Insurance (as defined below), the Actual Cash Value means the average retail value of the click using the J.D. Power Valuation Services' (J.D. Power) Official Used Car Guide as obtate of Loss. If the average retail value work value with the J.D. Power Official Used Car Guide, then an equivalent national or regional guide for the territory flown which lice is principally garaged will be used. For a Vehicle which has no retail value available or is located in territories where J.D. Power or an equivalent national or regional guide is not customarily used CV will be determined using the best information available to Administrator, or which Administrator reasonably believes accurately reflects the average retail value of Vehicle and is customarily used as the basis for establishing CV for the Vehicle in the territory of the Vehicle location.

Insurance Proceeds is deleted and replaced by the following:

Insurance Proceeds means the Primary Insurance carrier's settlement amount for the tall Loss of Your Vehicle. This settlement amount will be increased by any amounts that are not otherwise subject to the Contract and were subtracted from the value of the Vehicle by Your Primary Insurance carrier, specifically: towing, rental or storage charges, salvage value, prior damage, unpaid insurance premiums or condition adjustment deductions around Insurance deductible amount in excess of \$1,000. Section VII. EXCLUSIONS
Exclusion #10 is deleted and replaced by the following:
(10) caused by freezing, mechanical or electrical breakdown or failure;

Maine

The following is added to this GAP Amendment:

GAP does not provide any benefit on lease contracts sold in Maine. If GAP coverage was sold on a lease the from Your Selling Dealer located in Maine, the entire AP Price will be refunded.

Marvland

Maryland
The Maximum Limit of Liability indicated on the Information Schedule does not apply to this GAP Amendment.
The following is added to this GAP Amendment:
You are solely responsible for the payment of any and all taxes You may owe due to the discharge of Your debt under this GAP Amendment. You may wish to consult with a tax professional. You are reminded that this GAP Amendment is not an insurance policy. In case any term of this GAP Amendment is determined to be invalid, illegal, or unenforceable, that term shall be interpreted and reformed so as to not be invalid, illegal, or unenforceable. If any provision of this GAP Amendment is held to be unenforceable, then such provision will be modified to reflect the parties'
Section II. DEFINITIONS
Transfer of Fourity is deleted and replaced by the following:

held to be unenforceable, then such provision will be modified to reflect the parties'
Section II. DEFINITIONS
Transfer of Equity is deleted and replaced by the following:
Transfer of Equity means this GAP Amendment will remain in force: 1) in the event of an equity transfer of unity transfer of Equity means this GAP Amendment will remain in force: 1) in the event of an equity transfer of unity transfer of Equity means this GAP Amendment will remain in force: 1) in the event of an equity transfer of unity transfer of Equity means this GAP Amendment will person who assumes the obligations of unity transfer of unity transfer of Equity transfer of Equity

Item #5 is deleted in its entirety.

Section VI. CANCELLATION/REFUNDS is amended to include the following:
To cancel this GAP Amendment or in the event of early termination of contract You must request a refund by providing written notice to the Administrator, Us or the Lienholder/Lessor within 90 days of Your decision to cancel or the occurrence of the event causing the early termination Your Contract.

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THE GAP WAIVER IS OPTIONAL. YOU DO NOT HAVE TO PURCHASE THIS PRODUCT IN ORDER TO BUY OR LEASE THIS MOTOR VEHICLE. YOU ALSO HAVE A LIMITED RIGHT TO CANCEL.

The following is added to this GAP Amendment:
In the event the ienholder/Lessor or Lienholder/Lessor's designee assigns, sells or transfetsur Contract, this GAP Amendment shall remain in force

Section I. KEY INFORMATION

Section 1. RET INFORMATION
Item #4 is deleted and replaced by the following:
GAP Price is not regulated by the Department of Insurance. It is Your responsibility to determine whether the GAP Price is
reasonable in relation to the protections it provides. You may also wish to consult an insurance agent to determine whether
alternative programs or products are available and at what cost.

NEVADA

The following is added to this GAP Amendment:

• A GAP waiver is not a policy of liability or casualty insurance and does not satisfy the requirement to maintain liability insurance pursuant to NRS 485.185;
• Failure to make a timely payment under the terms of Your Contract may void this GAP Amendment. If voided, You will receive a refund as outlined in Section VI. CANCELLATION/REFUNDS.

New Hampshire Section II. DEFINITIONS

Section II. DEFINITIONS
If the Type of Contract indicated within the Information Schedule is a Lease Contract, the definition AP Amount is deleted and replaced by the following:
GAP Amount means the difference between the amount owed (or which would be owed in the absence of GAP protection) by the Lessee under the Lease Contract in the event 46 hal Loss of Your Vehicle prior to the end of the lease term occasioned by its theft, physical damage or other occurrence as specified in the Lease Contract, and the actual cash value or portion of the actual cash value of Your Vehicle, actually received by the Second Type Insurance carrier or from any other person. If there is Promary Insurance then actual cash value means the average retail value of Your Vehicle using the J.D. Power Valuation Services' (J.D. Power) Official Used Car Guide or its equivalent with appropriate adjustments for mileage or optional equipment, as Datther Loss. The GAP Amount shall not include any deductible amount applicable to any insurance policy maintained by the Lessee or any past due payments owed by the Lessee as of the time of the receipt by the Second Type Insurance proceeds, or any other amount due because of the Lessee's default.

New Jersey
The following is added to this GAP Amendment:
In the event of cancellation or early termination of this GAP Amendment, tbienholder/Lessor, the Administrator or the Selling
Dealer is obligated to automatically refund the Price as outlined in Section VI. CANCELLATION/REFUNDS within 60 days of the
event terminating our Contract or within 60 days of the receipt our request to cancel this GAP Amendment. There is no obligation
for You to request this refund.

Oregon
The following is added to this GAP Amendment:
In the event of the early termination of the contract with the Lienholder/Lessor, You are not required to provide written notice to obtain a refund of Your GAP Price. The refund amount will be calculated as outlined in CANCELLATION/REFUNDS.

Pennsylvania
The following is added to thi AP Amendment:
A portion of the GAP Price may be retained by the elling Dealer indicated within the Information Schedule.

South Carolina The follows:

The following is added to this GAP Amendment:

If theGAP Price is not financed underour Contract and a refund is durou may request the refund be paid directly to or applied to reduce the amount owed underour Contract.

Section I. KEY INFORMATION
Item #2 is deleted and replaced by the following:

GAP coverage is not available if the Amount Financed or Capitalized Cost (lesanteric, the cost of credit insurance, and the cost of warranties), is less than 80% of the MSRP for New Vehicles or J.D. Power Retail Value for Pre-Owned Vehicles.

GAP WAIVER IS NOT REQUIRED TO OBTAIN CREDIT, NOR TO OBTAIN CERTAIN TERMS OF CREDIT OR TO PURCHASE THE RELATED MOTOR VEHICLE. THIS GAP WAIVER WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST.

Utah
The following is added to this GAP Amendment:

• In the event the ienholder/Lessor assigns, sells or transfereour Contract, this GAP Amendment shall remain in force.
• This GAP Amendment is subject to limited regulation by the Insurance Commissioner. Complaints regarding this GAP Amendment may be submitted to the Insurance Commissioner.

Washington

Vashington
Section I. KEY INFORMATION
The following sentence is added:
Purchase of GAP does not eliminate Your rights and obligations under the laws of Washington for any vendor single-interest and/or collateral protection coverage provided.

West Virginia
The following is added to this GAP Amendment:

Once a notice of loss has been initiated, and until such time as the request for a benefit under this GAP Amendment is resolved, this GAP Amendment shall not be terminated or canceled, nor shall a request for a benefit under this GAP Amendment be denied, by the Lienholder/Lessor,Administrator or other designated party, solely due to make monthly payments owed for the Lienholder/Lessor.

Wisconsin

Wisconsin
Section VI. CANCELLATION/REFUNDS is deleted and replaced by the following:
This GAP Amendment is cancelable at any time. To caround must provide written notice to the ministrator, us or the Lienholder/
If this GAP Amendment is cancelled or terminated within 30 days of the of Contract, a full refund of the GAP Price plus the amount of applicable finance charges will be made. After a fefund will be calculated on a pro-rata basis. No cancellation fee will be charged. Any refund will be paid to the holder/Lessor, unless your Contract has been paid in full; in that case, the refund will be paid to to 1. This GAP Amendment cannot be reinstated after a cancellation has been processed. In the event of a Total Loss of Your Vehicle, the GAP Price will be deemed as fully earned and no refund will be due.

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Guaranteed Asset Protection Contract Amendment CANCELLATION REQUEST FORM

NY 10011

Cell

CUSTOMER

Borrower/Lessee Name KAYLEB C HART

Street 2211 CABANA LN

City, State, Zip Cod**♠lew York** NY 10011

Telephone Home 707-558-5360

AVCTEST

CO 80134

Cell 707-558-5360 E-Mail Address

Telephone Home E-Mail Address

City, State, Zip Code

Street

VEHICLE

Year 2021

Make BMW

Model M550XI

SELLING DEALER

Name, Dealer # MenuverseTesting

Street 12758 Domingo Court City, State, Zip Codparker

Telephone 516-300-4457

Co-Borrower/Co-Lessee Name

VIN WBA13BK0XMCG14532 Odometer 69,200

LIENHOLDER/LESSOR

Name 1ST UNITED SCVS CU

Street 5901 GIBRALTAR DR

City, State, Zip Cod**2546**

Telephone 707-558-5360

You have the unconditional right to cancel GAP at any time for any reason, or no reason, for a refund of all or part of the GAP Price. To cancel, You must complete and return this cancellation form or send written notice of cancellation to Shelling Dealer, Administrator, or Lienholder/Lessor as indicated within the Information Schedule. A copy of this GAP Amendment must be included with Your request for cancellation. The cancellation notice must be postmarked no later than 30 days Moterpurchased this GAP Amendment. If this GAP Amendment is cancelled or terminated within 30 days Moterpurchased this GAP Price will be made. After 3days, the refund will be calculated on a pro-rata basis. No cancellation fee will be charged. This GAP Amendment cannot be reinstated after a cancellation has been processed. Any refund will be paid to the paid to the paid to the refund will be paid has been paid in full; in that case, the refund will be paid to .

Borrower/Lessee_		Dealer Representa	Dealer Representative	
Co-Borrower/Co-Lessee		Date	11/27/2025	
Date	11/27/2025			

AVC-GAP-L-AB-G (03/22)