

PRODUCT LINE ADDENDUM # _____
To Originator Agreement

THIS PRODUCT LINE ADDENDUM (“Addendum”) is made a part of the Originator Agreement between Wise F&I LLC (“Provider”) and _____ (“Originator”) (hereinafter the “Originator Agreement”), and is entered into by and between Provider and Originator.

By execution of this Addendum, Provider and Originator each agree to be bound by all of the terms and conditions of the Originator Agreement, and Originator expressly acknowledges its independent contractor relationship with Provider as described in the Originator Agreement.

Unless otherwise defined herein, the terms contained in this Addendum have the same meaning as those defined in the Originator Agreement. In the event of any conflict between the provisions of this Addendum and those of the Originator Agreement, the provisions of this Addendum shall govern.

Provider hereby authorizes Originator to market the Program described herein, on behalf of Provider, to prospective Customers in accordance with the Originator Agreement, this Addendum and the applicable Contract(s).

Originator expressly agrees that this Addendum may be unilaterally amended and/or replaced by Provider at its sole discretion, and such amended or replacement addendum shall be effective thirty (30) days from the date issued unless otherwise indicated.

PRODUCT TYPE: Guaranteed Asset Protection (“GAP”)

TRADE-MARK: GAPWise® (*product brand*)

ADMINISTRATOR: Financial Gap Administrator LLC

OBLIGOR: Originator (dealer/seller who is initial creditor) and Assignee Lienholder

UNDERWRITER: Old Republic Insured Automotive Services

CANCELLATION STATUS: Contracts are cancellable and Originator’s compensation subject to refund. Cancellation Fee(s) may apply – see Contracts(s) for specific details. Subject to Section 8. Cancellations of Originator Agreement.

AUTHORIZED CONTRACT(S): GAP Form: 150GW_FG120

TERRITORY: Authorized States: _____

MARKETING COLLATERAL: Consumer Brochure

GAP BENEFIT COVERAGE SUMMARY:

- New and Used Automobiles, including cars & trucks less than 15,000 lbs. GVWR
- Franchised and Non-Franchised Dealers: 150% MSRP/NADA Cap on financing coverage.
- Commercial Use allowed with a non-cumulative surcharge*
- Heavy Truck (Class 3) allowed with a non-cumulative surcharge*
- Maximum Physical Damage Deductible: \$1,000
- Maximum Term of GAP Coverage: 84 months
- Maximum Financing Contract Term: 84 months
- Maximum Benefit Amount: \$50,000
- Excluded Vehicles: Acura NSX, Alfa Romeo, Aston Martin, Bentley, Daihatsu, Daewoo, Dodge Viper, Ferrari, Ford GT, Lamborghini, Lotus, Peugeot, Renault, Rolls Royce, Yugo, 12 cylinder vehicles, ATV's, boats, motorcycles, RV's, snowmobiles, trailers, used for emergency services or for any rare, exotic, unusual, limited-production, one-of-a-kind, kit, or customized Vehicle.
- Self-financed Transactions are not allowed. A Self-financed Transaction (a/k/a BHPH transaction) shall be defined as a financing contract/loan/lease that is funded and retained by the Originator or an affiliate.
- Mandatory Commercial Use – Net cost structure includes coverage for commercial use on every transaction.
- GAP benefit coverage subject to the terms of both the Contract and the contractual liability insurance policy issued by Underwriter to Obligor.

ORIGINATOR FEE:

Subject to Sections 4. Procedures and 5. Remittances of Originator Agreement; Originator agrees to remit the following net costs as applicable for Contracts sold under the GAP program described herein:

Month Term	0 - 60	61 - 72	73 - 84
Net Cost*	\$	\$	\$

* Surcharge for Heavy Truck (Class 3) as applicable: \$50.00

IN WITNESS WHEREOF, the parties hereto have caused this Product Line Addendum to be executed by their respective duly authorized representatives.

Originator

Wise F&I LLC

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Date: _____

Date: _____