

GAP Protection (Debt Cancellation) Rider

This guaranteed auto protection (GAP) rider is among the most requested forms ever presented by *Regulatory Risk Monitor*. The reason: It contains required Reg Z disclosures and creates written documentation of a customer's desire for GAP coverage, via the customer's signature, which many other GAP addendums lack.

Contract Number _____

New or Used	Year	Description of Property	Identification Number

This rider is part of the contract for the credit sale of the motor vehicle described above (:contract) dated _____, between _____ (creditor), _____ (buyer), and _____ (co-buyer). All references to "this contract" in the Contract include this Rider.

Optional Gap Protection (Debt Cancellation) Agreement. A gap protection or debt cancellation agreement is not required to obtain credit. Neither will be provided unless you sign and agree to pay the extra cost. If you choose to buy a gap protection or debt cancellation agreement, the cost is shown in _____ of the itemization in the Contract.

Premium \$ _____

(Name of Gap Protection (Debt Cancellation) Agreement)

I want this gap protection (debt cancellation) agreement.

Buyer signature

Date

Co-Buyer signature

Date

The creditor agrees to provide this gap protection (debt cancellation) agreement.

Creditor signature

Date

By _____