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3 AMENDMENT TO SB48
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8 On page 3, line 7, strike through "for" and insert
9 the following:

10 , with or without

11
12 On page 3, line 8, after "charge" add the following:

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14
15 On page 3, line 12, after "agreement." add the
16 following:

17 A GAP waiver may also provide, with or without a
18 separate charge, a benefit that waives an amount or provides a
19 borrower with a credit towards the purchase of a replacement
20 motor vehicle.

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22 On page 7, line 15, delete "provider" and insert the
23 following:

24 insurer