

Hello Mr. or Mrs. _____,

I am _____ of _____ motors. The reason for my call is to inform you that you have been pre-qualified for an auto loan at our dealership*.

We have over _____ units (cars, trucks and SUV's) in stock. We are having a tremendous inventory sale today!

Are you interested in hearing more?

If they say YES: Close for appointment at dealership.

If they say NO: Offer opt-out information

You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on other side [or other location] for more information about prescreened offers.

PRESCREEN & OPT-OUT NOTICE: This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria [including providing acceptable property as collateral]. If you do not want to receive prescreened offers of credit from this or any other companies, call toll free 1-888-567-8688, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505 or by calling 1-888-5OPTOUT.

***TERMS & CONDITIONS OF OFFER:** You must be at least 18 years of age to be eligible for this offer. You must continue to meet the criteria used to select you for this offer and our credit worthiness criteria. These criteria include a minimum verifiable gross monthly income of \$2000.00; that your vehicle monthly payment not to exceed 20% of your gross verifiable monthly income; your combined monthly debts and other credit obligations not to exceed 50% of your gross verifiable monthly income; that your down payment meets our equity requirements; and that you furnish the required collateral. Any equity deficit in your current vehicle must be paid or refinanced with your new vehicle and proof of full coverage insurance must be provided at the time of vehicle delivery.

Bankruptcies must be discharged. This offer is void where prohibited by law. This offer is nontransferable. This offer expires 45 days from the date of the letter shown on the front. If you continue to meet the criteria used to select you for this offer and our credit worthiness criteria, you are pre-qualified for an auto loan of no less than \$7,500.00 from MDA Capital, at an interest rate of no more than 18.9% APR, calculated according to the simple interest, for a term of between 24 and 72 months. For example: A sale price of \$15,000.00, (which includes tag, tax, title and dealer fees), with 10% down payment, leaves a loan amount of \$13,500.00; at 18.9% APR, this amount can be repaid over a term of 5 years, resulting in 60 monthly payments of \$25.89 per \$1,000 borrowed or \$349.46 per month.

****DISCLAIMER****: When asked how the dealer obtained the name of the person they are calling, the answer **CAN ONLY BE** "The name and phone number were given to me by my management team, and was told to call as a pre-approved offer."

Dealer can **NEVER** inform the customer that they have knowledge that they were in another dealership recently.

Signature: _____ Date: _____