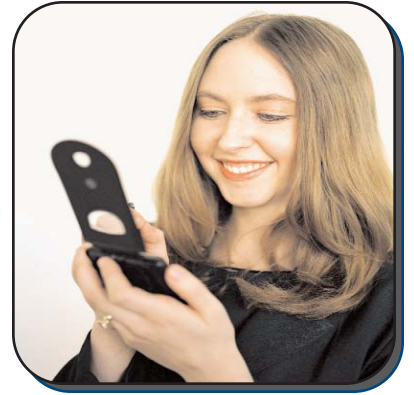


**Please read carefully. You're pre-qualified.*
This is a LIVE offer of credit!**

Call with confidence!



Log on to www.mdacapital.com or call **(800) 957-0005**.

Dear John Q. Sample:

Would you be interested in buying your next vehicle without the hassle of a lengthy credit check done at the dealership and without a down payment? If this sounds too good to be true, read on. Many of our customers thought they couldn't get an auto loan. We secure your loan quickly, before you go to the dealership - many times in less than 5 minutes!

Because you appear to have satisfied certain criteria based on information obtained from a consumer report, we are able to offer you a Pre-qualified* auto loan of up to **\$29,995.00** for a 2000 or newer, certified, pre-owned vehicle, (see reverse for terms and conditions). There's a better way to buy your next vehicle. It starts with a quick phone call to get your pre-qualification* amount.

All you need to do is:

1. Log on to www.mdacapital.com or call **(800) 957-0005**.
2. Confirm your identity by providing your **PIN 12239408**.
3. Get your pre-qualification* amount and write it in the space below.
4. Go to the approved dealership to choose your vehicle!

Here's what you can expect upon arrival:

1. No money down, w.a.c.
2. No additional credit check.
3. Vehicles with set pricing and no haggling.

There are thousands of people just like you, who are now in a vehicle they love, who thought they couldn't secure an auto loan because of credit problems, who took a moment to call toll-free or log on to our website. You'll be surprised at how easy it is. Take a moment to find out how much you qualify for, then come to one of our selected dealerships. You could take your new car home today!

Buying a vehicle should be an easy process. It should be fun - not stressful. We give you the power to show up at the dealership as a buyer, not a browser. If you have questions about how the program works, or are just curious to see how much you qualify for - call us. The call is free and it only takes a moment.



Provide us with your **PIN 12239408** and get your pre-qualification* amount.



Go to the approved dealership and drive home **TODAY!**

**Call with confidence!
You're already pre-qualified!***



Every vehicle is certified and comes with a warranty and 24-hour roadside assistance.

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 below for more information about prescreened offers.

THIS IS A SAMPLE CHECK - THIS IS A SAMPLE CHECK - THIS IS A SAMPLE CHECK - THIS IS A SAMPLE CHECK



12239408

Date: _____
Not valid after 30 days.

Pay to the order of: _____

Pre-qualification amount: _____

DOLLARS

*Not valid for less than \$7,500.00 nor more than \$29,995.00**

NOTE: By signing and negotiating the retail installment contract you become bound by the Note & Security Agreement delivered to you.

Authorized Signature

12239408

0803 64

061690

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.

<hr/> <i>Dealer Endorsement (Signature)</i>	<hr/> <i>Print Name</i>	Endorsement Agreement	<hr/> <i>Vehicle Identification Number</i>	<hr/> <i>Mileage</i>
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