

Loan Center
ABC Motors
123 Any Street
Any Town, USA 99999

John Q. Sample
123 State Avenue
Any Town, USA 99999

Dear John Q. Sample,

Now's the time to get rid of your old car and start enjoying the vehicle of your dreams! Because of your excellent financial standing, you're invited to a special dealer event at **ABC Motors**, where ...

You've already been Pre-Selected for an auto loan from \$7,500.00 up to \$29,995.00!*
(See below for terms and conditions of offer.)

For security reasons, we have not put the exact amount you are pre-selected* for in this letter. Simply come to the dealership below during the dates and times listed and find out how much you have been pre-selected to receive toward your vehicle purchase. If you are unable to attend, please call **(012) 345-6789, ext. 99**, and ask for a finance specialist to find out how much you have been pre-selected to receive.

BONUS: Bring this notice with you to ABC Motors and take \$1,000 off the price of any vehicle!

This event has been arranged to make purchasing a newer vehicle easy and hassle-free. This is a limited time offer ... **DO NOT MISS OUT ON THIS OPPORTUNITY!**

Sincerely,
Bob Jones
Bob Jones
ABC Motors

P.S. We have made special arrangements for you by **MARKING DOWN** every vehicle in stock to the **LOWEST POSSIBLE PRICE**. You must bring the notice below to reserve your pricing.

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.

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. 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.



BONUS OFFER!
Take another \$1,000 off the price of any vehicle!



PRE-SELECTION NOTICE*

John Q. Sample
is entitled to **\$1,000 BONUS**
Bring this notice to the event at right and
SAVE \$1,000
on the purchase of the vehicle of your choice!

PRE-SELECTED AUTO LOAN UP TO \$29,995.00*
Bearer of this notice is **PRE-SELECTED*** for an auto loan of \$7,500 to \$29,995. If you cannot attend this event, call **(012) 345-6789, ext. 99** and ask for a finance specialist to find out the exact amount of your pre-selected loan. Offer expires May 31, 2007.

PRE-SELECTION* CONFIRMATION CODE

1223 94803

EVENT LOCATION

ABC Motors
987 Any Street
Anytown, USA 99999
Phone: (012) 345-6789, ext. 99

DATES & TIMES

Wednesday, May 29, 2007
10 am to 7 pm
Thursday, May 30, 2007
10 am to 7 pm
Friday, May 30, 2007
10 am to 7 pm

PRESORTED
FIRST CLASS
POSTAGE
PAID
PERMIT #2257
KCMO

YOU'RE PRE-SELECTED* TO DRIVE HOME IN THE CAR OF YOUR DREAMS!

Look inside for everything you will need to buy your next car or truck!

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Funding Department

MDA CAPITAL
ACCOUNTING DIVISION
FUNDING DEPARTMENT



The Sum of
up to

Twenty-Nine Thousand Nine Hundred Ninety Five & no/100

\$29,995.00*

Bob Jones
AUTHORIZED SIGNATURE

Non-negotiable. Not a check. No cash value.

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