

It's ABC Dealership's

**YEAR END
CLEARANCE
EVENT**

Fall FESTIVAL Days



John Smith,

During our Fall Festival Year End Clearance Event we will be dropping prices all over the lot to make room for our new 2011 models. All remaining 2010 vehicles will be marked down as much as **\$8,000 below M.S.R.P.** along with rebates of up to **\$4,500.**

Because you have satisfied certain criteria for credit worthiness, you have been pre-qualified* for an auto loan from **\$X,XXX to \$XX,XXX.**

This pre-qualified* notice is valid at ABC Dealership, who agrees to mark down their entire inventory to conform with the program guidelines of your pre-qualified status.

No matter what you owe! Now is the best time to change your old vehicle in for a NEW 2010 vehicle with **little or no money out of pocket.** Plus, we will give you up to \$1,000 towards your trade.

3 Days Only

Friday, Month 11th 10am-7pm
Saturday, Month 12th 10am-7pm
Sunday, Month 13th 11am-7pm

ABC Dealership

555 Main Street
City, ST 12345

555-555-5555

PLUS...Joseph,

Play **BINGO BONANZA & WIN** up to **\$5,000***

Scratch-Off
the enclosed Bingo game piece,
Get Bingo in any direction & YOU WIN!
Plus, Match the winning board posted
in the showroom.

John, be sure to visit your own personal web page for an additional offer!

www.JohnSmith.buymyAuto.us

Bring the game piece to ABC Dealership to redeem your prize!

SECURITY CODE: **2T9W**

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 enclosed insert for more information about prescreened offers.
*SEE INSERT FOR TERMS AND CONDITIONS OF OFFER.

**Auto
Approval Program Voucher**

VOUCHER NO. A2010M08M11S
10002ZZ01

Valid Through: 00/00/20XX

THE
AMOUNT
OF UP TO:

XXXX Thousand Dollars and 00/100.....

\$XX,XXX

MAKE
AVAILABLE
TO:

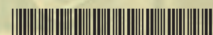
**** 5-DIGIT SCH 33634 1/1 ****
John Smith
9427 Corporate Lake drive
Tampa, FL 33634



NOT A CHECK - NON-NEGOTIABLE

Manager Dave

AUTHORIZED SIGNATURE



10002ZZ01

All and all additional assistance/offers are not affiliated with Xcelerated Finance, Inc. or it's pre-qualification offer.

PRESCREEN & OPT-OUT NOTICE:

This “prescreened” offer of credit is based on information in your consumer 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 and other companies, call the consumer reporting agencies toll-free at 1-888-5OPT-OUT or 1-888-567-8688; visit the website at www.optoutprescreen.com; or write to any one of the following: Experian Consumer Opt Out, P.O. Box 919, Allen, TX 75013 and TransUnion, Opt Out Request, P.O. Box 505,

Woodlyn, PA 19094-0505.

***TERMS AND CONDITIONS**

You are pre-qualified for a minimum loan of \$4,000 up to a maximum of \$[29,000] at a simple interest rate as low as 9.99% and up to 24.95% Annual Percentage Rate (APR) or the maximum state usury rate, whichever is lower for the purchase of a new or pre-owned vehicle if you meet the income, employment and debt to income conditions stated below. You may be able to borrow more than the minimum pre-qualified amount if either your income exceeds the minimum requirements or your total monthly debt ratio is less than the maximum allowable limits as described below. You will need to provide current pay stubs showing monthly income of at least \$1,950. You will need to have at least one year of continuous employment. Self-employed individuals must provide the last two years of federal income tax returns with a Schedule C. The monthly payment of your retail installment contract cannot exceed 20% of your gross monthly income. Your total debt obligations including your retail installment contract cannot exceed 45% of your gross monthly income. The vehicle that you purchase must be either new or a 2005 model-year or newer vehicle. The maximum allowable mileage cannot exceed 65,000 miles. The purchase price and/or vehicle book value must be at least \$7,500. This offer is not valid for motorcycles, recreational vehicles, mobile homes, commercial vehicles, boats or vehicles with salvage or branded titles. You must be at least 18 years of age. You must provide valid identification and evidence of full coverage automobile insurance at the time of purchase. This offer is non-transferable. Any bankruptcies must be fully discharged prior to funding. Any automobile repossession must be at least 6 months old and paid off. Any prior charged-off or delinquent history with Xcelerated Finance, Inc. may disqualify you for this offer. All information that you provide must be true and correct. Xcelerated Finance, Inc. assumes no responsibility for incorrect information provided by the various consumer credit repositories. This offer expires the sooner of 30 days from the time that you receive the letter, or upon the expiration date referenced in the body of this offer. This pre-qualification is good only at the dealership that is referenced in the body of this offer. By responding to this offer, you agree that we may share your contact information with the dealership.