

Logo 1

Logo 2

ABC Dealership Name

1234 Main Street • City, ST 56789

Dealership Slogan

Variable Name, Get the Credit You Deserve!

Offer Expires: XX/XX/XX

Dealership: (555) 555-5555

Toll Free: (555) 555-5555

Fax: (555) 555-5454

Web: www.abcdealership.com

Mon-Fri: 8am-6pm Sat: 9am-6pm

**** 5-DIGIT 33917 2/1 ****

Variable Name

9427 Corporate Lake Drive

Tampa, FL 33634



Month 12th, 20XX

Variable Name,

I am sending you this letter because you have satisfied certain criteria for credit worthiness. You have been pre-qualified* for an auto loan from \$4,000 to \$29,000 to purchase a new or quality pre-owned vehicle of your choice with little or no money out of pocket. Generally, trade-ins are sufficient as a down payment.

This pre-qualified* notice is valid only at ABC Dealership. In conjunction with our preferred lenders, we have established a program to mark down our entire inventory to conform with the guidelines of your pre-qualified* status.

We specialize in working with individuals who may have concerns or difficulty in finding the proper financing required to purchase a new or pre-owned vehicle.

Visit or call (555) 555-5555 before the offer expiration date and ask for Variable Sales Name.

General Manager Name
General Manager Name



Get your special gift at:

www.PurlName.BuyMyAuto.us

Enter Security Code: 2t9w

Variable First,

call me to schedule an appointment and I will give you \$500 OFF** your vehicle purchase! I look forward to your call.

General Manager First

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

You can choose to stop receiving "pre screened" offers of credit from this and other companies by calling toll free 1-888-567-8688. See PRE SCREEN & OPT-OUT NOTICE on enclosed insert for more information about pre screened offers. *SEE INSERT FOR TERMS AND CONDITIONS OF OFFER.

Vehicles with lien amounts exceeding actual cash value may require an additional down payment. Status may vary from the time data was compiled. Loan is subject to lending institution's final credit approval and cannot exceed purchase price of vehicle. Limit one loan per vehicle. Excludes tax, title and license. See dealer for details. Dealer and its agents are not responsible for the late deliveries of mail by the U.S. Postal Service. *Copyright © 2011 American Marketing & Mailing Services, Inc. All Rights Reserved

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.