

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.