

**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.

**LEASE EXPIRATION DEPARTMENT**

1234 ADDRESS RD. • CITY, ST. 55555

PRESRT-STD  
U.S. POSTAGE  
**PAID**  
TAMPA, FL  
PERMIT #2245

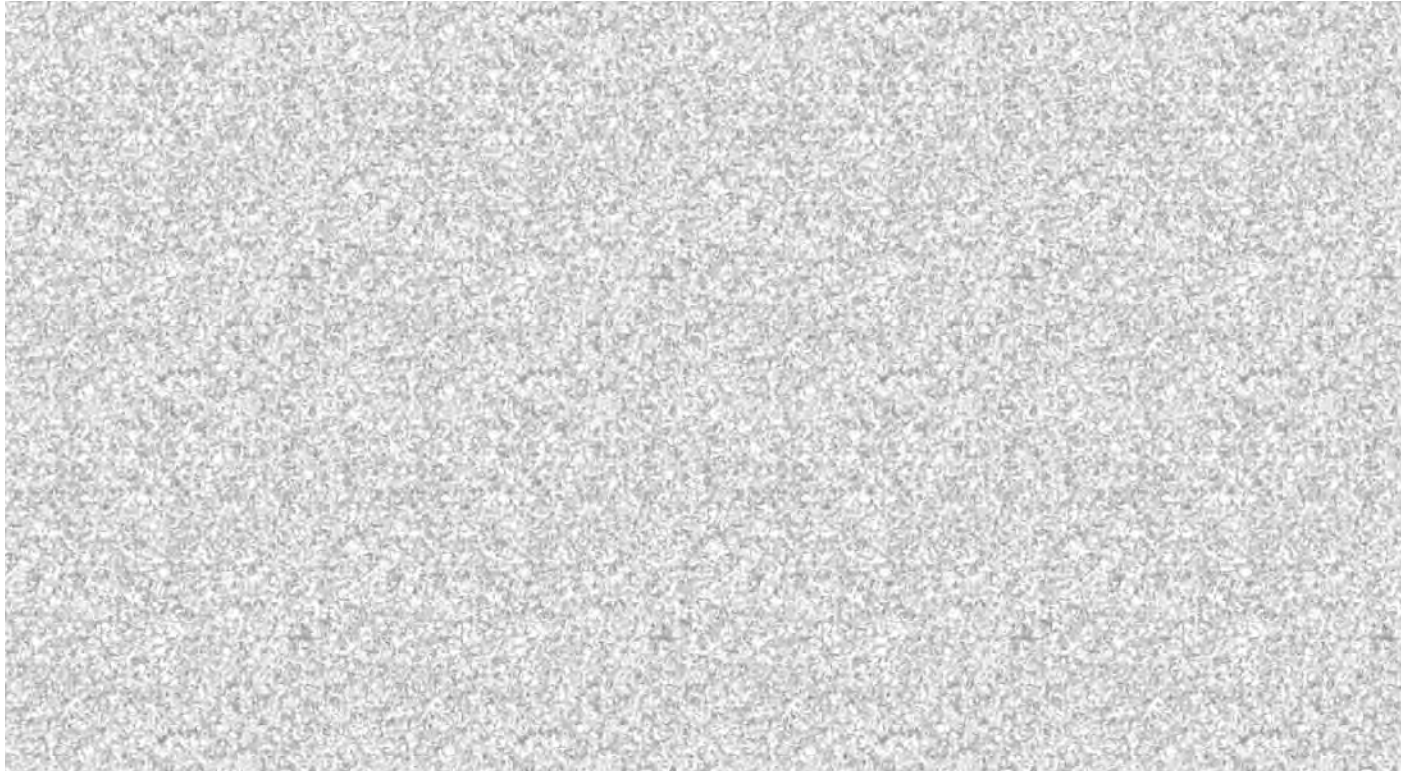
**LEASE TERMINATION INFORMATION ENCLOSED**

TO OPEN REMOVE THIS STUB AND PEEL BACK TOP SHEET

TO OPEN REMOVE THIS STUB AND PEEL BACK TOP SHEET

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

Joseph Edward Kisser-pilewsky  
9630 Bayshore Rd  
North Fort Myers, FL 33917-3720



**DO NOT DISCARD**

# JOSEPH, YOUR LEASE IS EXPIRING!



**ABC DEALERSHIP**  
1 234 Address Rd.  
City, St. 55555



Dear <Variable Name>,

Due to the high demand for quality pre-owned vehicles, we are reaching out to you regarding your lease. According to our records, your lease will be expiring soon. If you are approaching your mileage limitations this letter may be of particular value to you. Under mileage vehicles will receive additional termination incentives. It is in your best interest to contact us with regard to your "Early Lease Return" options.

ABC Dealership has been designated as a Preferred Lease Return Facility. We would like to gain your interest in returning your vehicle to ABC Dealership by offering you a \$750 Early Lease Termination Credit. This credit will help to cover the costs associated with your lease return when you purchase or lease a new vehicle from ABC Dealership. There is a limit to how many vehicles we can take so this offer will end on <November 30th, 2011 >

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 pre-owned vehicle with little or no money out of pocket.

Call me today to set a convenient time to discuss your options.

Thank you,  
<General Manager Name>  
General Sales Manager

## ABC DEALERSHIP

123 Anystreet  
Anytown, ST 55555  
Visit Us Online @  
www.abcddealership.com



**VAR FIRST1, SCAN HERE NOW**  
to view our inventory  
Use ScanLife or any free QR code scanner  
smartphone app to scan.

**SALES HOURS**  
Mon: 7:00am-7:00pm  
Tues: 7:00am-7:00pm  
Weds: 7:00am-7:00pm  
Thur: 7:00am-7:00pm  
Fri: 7:00am-7:00pm  
Sat: 7:00am-5:00pm  
Sun: Closed



Disclaimer goes here. See Dealer For Details.

**Get Your FREE GIFT! Go To:**  
www.<VariableName>.buymyAuto.us  
Use Security Code: 219w

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 REVERSE FOR TERMS AND CONDITIONS OF OFFER.

To the order of: **ABC Dealership**

The sum of: **Seven Hundred and Fifty Dollars 00/100**

**\$750.00**

Memo: Expires X/XX/2011



Variable Fullname:  
Variable Address1  
Variable City1, XX 12345-1234

Date: X/XX/XX  
00-124875

**EARLY LEASE TERMINATION CREDIT**

Endorse Here

NOT A CHECK - NON-NEGOTIABLE

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