

# You've Been Pre-Approved.....Act Now!

## Congratulations John!

You have been PRE-APPROVED for up to \$25,000 in Auto Finance.

**Let's face it...You're ready for a new car.**

Wouldn't it be great if you could walk into a dealership, select the car or truck you want, and know that your auto financing has already been pre-approved?

**NO GIMMICKS...NO EMPTY PROMISES...THIS IS THE REAL DEAL!**

It's easier than you think...

- **Convenient:** Easy loan process, hassle free shopping
- **Pre-Approved:** You have already been pre-approved giving you more buying power
- **Special Offer:** This exclusive offer is only available at ABC DEALER.

To maximize this opportunity, CPS has teamed up with ABC DEALER to provide you a hassle free experience to purchase your next auto.

### To take advantage of this great offer...

Activate your certificate

- Call **800-925-0777** to activate your approval - Live operators 24/7  
OR
  - Log on to **www.cpsautoloans.com** to activate your Pre-Approval Offer 24 hours a day
- Once activated, bring this Pre-Approved letter to ABC DEALER and select your vehicle.

Sincerely,

Rosemary Brockman  
Director of Loans, CPS Auto Finance

**ABC DEALER**  
1950 Jamboree Rd  
Irvine , CA 92612  
800-925-0777

**Ask for Gilbert Garcia**



**Special Sales Event!**

**Offer Available March 3rd  
thru March 21st, 2009!**

**Pre-Approved**

**ACTIVATION NUMBER**

**1234**

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 other side for more information about prescreened offers.



**CPS** AUTO FINANCE

P.O. Box 57071  
Irvine, California 92619-7071

**Auto Finance Certificate**

CERTIFICATE#: NPA2008

**UP TO** Twenty-Five Thousand Dollars and 00/100

**FOR** Up to \$25,000.00

**ISSUED  
TO**

John Sample  
1234 Main Street  
Anaheim, CA 90000

Please bring this certificate with you for Priority Service.

*David Mathew*  
Authorized Signature

062673 032 121277 028 224224 2005 528604

THIS IS NOT A CHECK. NOT NEGOTIABLE. NO CASH VALUE.

**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 and other companies, call the consumer reporting agencies toll-free, 1-888-567-8688; or write: Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union LLC, P.O. Box 97328, Jackson, MS 39288.

**Terms & Conditions of This Offer:** What we are offering is motor vehicle sales financing in the amount of \$10,000 to \$25,000, for a term of 60 months, at an interest rate of 14.95% to 19.95% per year, simple interest (annual percentage rate 14.95% to 19.95%). Lower rates may be available. Our offer is further conditioned on your continuing to meet the criteria used to prescreen this offer, and on other specific criteria bearing on credit worthiness, which include the following: Your monthly vehicle payment can not exceed 18% of your gross monthly income. Your total monthly obligations including your new vehicle payment can not exceed 45% of your gross monthly income. You must be currently employed and have 1 year on current job. Your monthly income must be at least \$1,800 from a single source. No more than one bankruptcy or bankruptcy filing permitted. Bankruptcy, if applicable, must be discharged. Mortgage, if applicable, must be current. Multiple repossessions are unacceptable. Repossessions less than one year old must be included in bankruptcy. We reserve the right to require you to pay off your currently financed vehicle. 10% down payment will be required. You must furnish as collateral a first lien on the vehicle you purchase, with a model year within the last 7 years and with maximum mileage of 50,000 miles. We reserve the right to verify accuracy of buyer information.