



CPS
 Consumer Portfolio Services, Inc.
 19500 Jamboree Road
 Irvine, CA 92612
 "A Specialty Finance Company"

**PRE-SELECTED
 CERTIFICATE**

From up to **\$25,000⁰⁰**

Twenty-Five Thousand Dollars + 00/100

Pay to the Order of:

*****AUTO**3-DIGIT 411

< John Q. Sample >
 < 1234 First Street >
 < Anywhere, USA 12345-1234 >



AUTHORIZED SIGNATURE

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

<ABC Dealership>

<123 Main Street Anywhere, Anytown USA>

Congratulations!

We've Been Notified That: *Your Bankruptcy Is Behind You...*

You can start to rebuild your good credit today... Call today for an appointment, ask for:

<Finance Representative> at Toll Free: <1-000-123-4567>

Finance your next car & start to rebuild your credit IMMEDIATELY!!

<ABC Dealership> has made arrangements with a major auto finance institution to help people like you, who had a Chapter 7 or Chapter 13 Bankruptcy discharged.

You were selected from U.S. Bankruptcy Court public records. If you have a valid driver's license and provable income in excess of \$1,500 per month, you may be pre-selected over the phone.

Special Sales Event! This offer available <Date> thru <Date>, 2009

It's simple, all you need is:

- Your Pay Stub
- Your Driver's License
- Front page of your most recent Phone Bill

Many Makes & Models to Choose From!
Don't Miss This Opportunity, REGISTER NOW!

2 WAYS TO REGISTER

1 In Person

2 Apply online www.cpsautofinance.net

AUTHORIZATION NUMBER <####>

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 or any other companies, call toll free 1-888-567-8688, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505 or by calling 1-888-50PTOUT.

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 your current job. Your monthly income must be a 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.