



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

PRE-SELECTED  
 CERTIFICATE

From up to \$25,000<sup>00</sup>

Twenty-Five Thousand Dollars + 00/100

Pay to the Order of:

AUTHORIZED SIGNATURE

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

# ABC DEALERSHIP

123 Main Street • Anytown, US 12345

## 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:

**John Doe** at Toll Free: **1-000-000-0000**

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 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  
 Month, Day thru Monday, Day, 2009**

AUTHORIZATION NUMBER #####

Vehicle Here

Logo Here

**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 at [www.cpsautofinance.net](http://www.cpsautofinance.net)

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 \$1800 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 the 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.