

YOU'RE PRE-QUALIFIED!



Dear John Q Sample,

CONGRATULATIONS!

You have been selected to participate in a National Pre-Qualified Sales Event Offer from Consumer Portfolio Services, Inc. (CPS) at:

ABC DEALERSHIP
1234 Main Street, Anytown, CA 12345-6789
Call Toll-Free 1-866-123-4567 to schedule an appointment
Ask for: John Doe

You've been Pre-Qualified through CPS, a national auto finance company for the purchase of a new or used automobile or truck, **up to \$25,000.00**. To maximize the impact of this offer, CPS has teamed up with a network of reputable, high volume dealers across the country. These dealers are stocked up on new and late model used cars, trucks, vans and SUVs to assure you'll find the right vehicle!

IT'S EASY! IT'S FAST! IT'S HASSLE FREE!

Be prepared to take delivery of your new or used vehicle. You can drive home today! You must act quickly for the best deal and the best selection!

YOU'RE PRE-QUALIFIED... NOW WHAT?

- Step 1: Call Toll-Free 1-866-123-4567
- Step 2: Set your appointment
- Step 3: Bring this letter to John Doe upon entering the dealership along with the following:

Current proof of income • Valid driver's license • Title or registration for trade • Proof of residence

LIMITED TIME OFFER
Offer available XXX, XX thru XXX, XX.

REGISTER ONLINE!

You may also register online at www.autoloanwarehouse.com/mailer

Online approval #: 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.

Twenty-five Thousand Dollars and 00/100

up to: \$25,000.00

PAY TO THE ORDER OF: **John Q. Sample**
1234 Main Street,
Somewhere, USA 91234

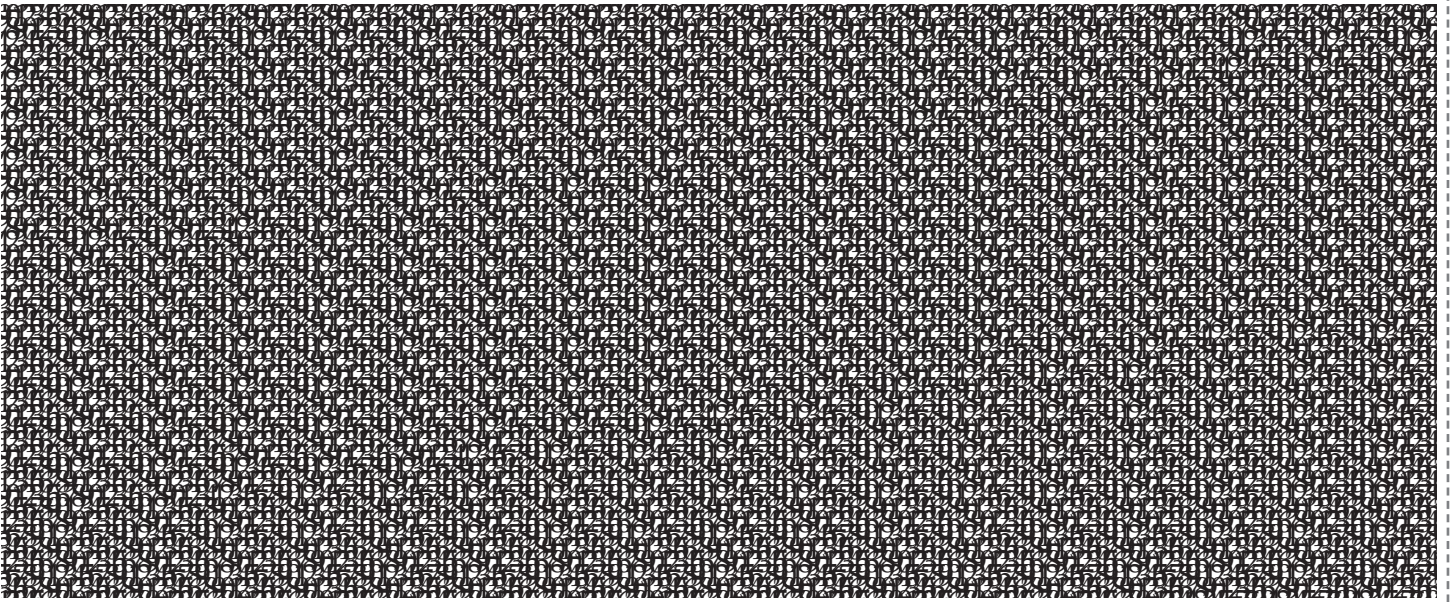




FOLD, CREASE AND REMOVE SIDE STUBS AT PERFORATION

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SEE REVERSE SIDE FOR OPENING INSTRUCTIONS.

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CPS AUTO FINANCE

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

John Q. Sample
1234 Main Street
Anytown, CA 12345-6789

NON-NEGOTIABLE CHECK.

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 LLC, P.O. Box 505, Woodlyn, PA 19094-0505 or by calling 1-888-5OPTOUT.

Your monthly car 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 at least \$1,500. No more than one Bankruptcy or Bankruptcy filing permitted. Bankruptcy, if applicable, must be discharged. Multiple repossessions or repossessions less than one year old are unacceptable. Lender reserves the right to require consumer to pay off currently financed vehicle. Down payment will be required. Severity of credit will affect down payment and APR. Consumer Portfolio Services Inc. Irvine, CA. Lender reserves the right to verify accuracy and completeness of buyer information.