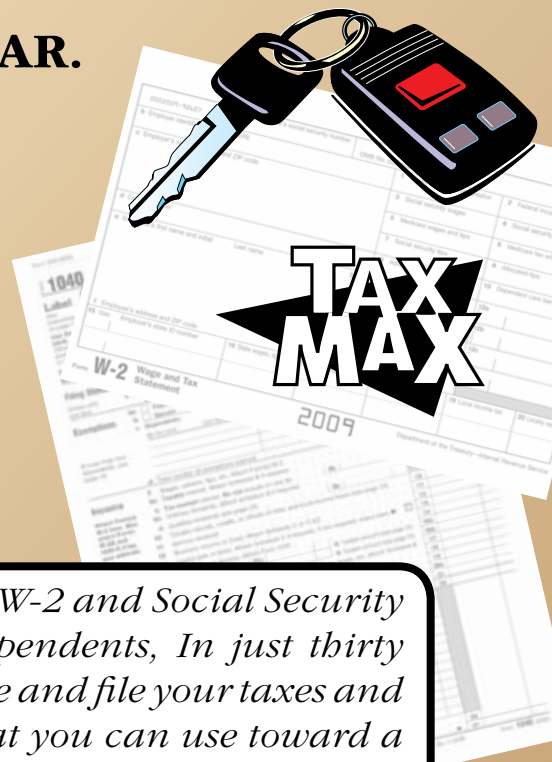


**THERE WILL BE NO PUBLIC NOTICE OF THIS OFFER.
THIS OFFER IS BY INVITATION ONLY!**

**YOUR W-2 IS THE KEY TO YOUR NEW CAR.
IT'S SIMPLE! & IT'S FAST!!**

This is what you've been waiting for! Use your Tax Refund as a Down payment for a new or pre-owned vehicle... and, we will prepare your taxes for you... Don't Wait!

**BRING YOUR W-2 AND DOCUMENTS TO
ABC DEALER, AND DRIVE TODAY!**



*Just bring in this letter, your W-2 and Social Security Cards for you and your dependents, In just thirty minutes Tax Max will prepare and file your taxes and secure a refund advance that you can use toward a down payment for a clean, dependable new ore pre-owned car, regardless of your past credit history.**



Don't File your taxes until you speak to one of our financial specialists. We can save you \$\$\$

ABC DEALER

123 Main Street • USA 00000

Call Now: (000) 000-0000

ask for Bob Smith

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See the **PRESCREEN & OPT OUT NOTICE** below for more information about prescreened offers.

ABC Dealer
123 Main Street • USA 00000

Certificate# <variable>

Up To: _____ Dollars

ISSUED TO:

DOLLARS	CENTS
Up	
To:	

Variable Name
Variable Address
Variable Address

**DEADLINE
TO FILE
YOUR TAXES IS
APRIL 15, 2010**

Rosemary Brockman

Non-negotiable. Non-transferable. No cash value or actual 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 \$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.