

DO NOT LOSE OR DISCARD THIS NOTICE

PRE-APPROVED NOTICE

You have been pre-approved for an auto loan up to \$28,400. Your approval's good for New and Pre-Owned vehicles.

The amount of the loan may vary. For security reasons, the approved amount is not listed. Just call our fully automated approval hotline at **800-778-4930** and speak with a loan specialist with your loan code listed below to find out what your approval amount is.

ZERO CASH DOWN PAYMENT: Many times your trade-in is sufficient for a down payment. This is a unique offer and we want you to take advantage of your pre-approved auto loan but you must call before **May 31st, 2006** as this offer will expire. Call early for best selection on over 200 vehicles.

TO DETERMINE YOUR PRE-APPROVAL AMOUNT:

- Step 1:** Please call **800-778-4930**.
- Step 2:** Tell your **Loan Specialist** your personal loan Code #.
- Step 3:** **Be prepared to accept immediate delivery of your new or used vehicle.** Please call your **Loan Specialist** to schedule an appointment.

PLEASE RESPOND BY MAY 31ST, 2006

**Or to speak to a live operator, call 1-555-555-5555
800-778-4930**

**CERTIFIED ACCEPTANCE
FINANCIAL ACCOUNTING DIVISION
CASHIER DEPARTMENT**

THIS OFFER IS TIME SENSITIVE!

AUTO FINANCING CONFIRMATION
ISSUED UP TO FULL AMOUNT

Dealer Code: **4206**

Approval Amount: _____
(Enter your approval amount here)

ISSUED
To The Order Of:

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.

**IMPORTANT MESSAGE
ENCLOSED**

FIRST CLASS
PRESORT
US POSTAGE
PAID
PERMIT #3447
PHOENIX, AZ

P.O. BOX 5555
MESA, AZ 55555

SECURED DOCUMENT SECURED DOCUMENT
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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 1-888-5OPTOUT.

****Terms and Conditions of Offer:** Your new vehicle payment cannot exceed 20% of your gross monthly income. When combined, your other monthly payments and your new vehicle payment cannot exceed 50% of your gross monthly income. You must be at least 18 years of age and must provide income verification for a minimum of 2 years and legal residence verification for a minimum of 2 years. Lender assumes no responsibility for incorrect information supplied by various credit reporting agencies. Any equity deficit in your current vehicle must be paid or refinanced with your new vehicle and proof of full coverage insurance must be provided at the time of vehicle delivery. Bankruptcies must be discharged. If in compliance with provisions listed above, you are pre-qualified for an auto loan of no less than \$3,000 from MDA Capital. The actual amount of the loan and other credit terms extended to you will be determined by your credit history upon application for credit, your capacity to make the required payments and the automobile model year and mileage as allowed by State Law. Example transaction: For a \$5,000 loan, with no down payment, and having a 60 month loan term at an Annual Percentage Rate (APR) of 9.9%, your monthly payment will be \$21.20 for every \$1,000 financed, or \$106 per month in this example. **Credit severity may affect rate, term and down payment.*

