

OPTIONAL TEXT HERE

ABC DEALERSHIP

1234 Any Street Anycity, ST 55555 555-555-5555 | www.abcdealership.com

SALES HOURS

Mon - Sat: XAM - XPM Sun: XAM - XPM

< First >, YOUR LEASE IS EXPIRING!

YOU HAVE BEEN PRE-SCREENED* FOR AN AUTO LOAN OF BETWEEN \$X,XXX AND \$XX,XXX

Dear < Name >.

You may have a vehicle that has a lease expiring within the next year. I can get you out of your lease today! If you are approaching your mileage limitations, or would like to find out what your lease return options are, please feel free to contact us.

Our trained and professional sales team is here to assist you. We have extensive knowledge and vehicle leasing expertise to help you make the right decision.

< First >, we would like to gain your interest in returning your vehicle early by providing you a Free Lease Consultation to help you make the best decision today.

Feel free to call me directly at 555-555 for more details.

Thank you for choosing ABC Dealership! Sincerely,

General Manager General Manager







You can choose to stop receiving "prescreened" offers of [credit or insurance] from this and other companies by calling toll-free 1-888-5OPTOUT. See PRESCREEN & OPT-OUT NOTICE on other side [or other location] for more information about prescreened offers.

- < Name >
- < Address >
- < City >, < ST > < Zip >



EXPIRES: < EXP - 30 DAYS >

X Hundred Dollars 00/100 The amount:

\$XXX.XX

Order of:

ABC Dealership

- < Endorse >
- < Name >
- < Address >
- < City >, < ST > < Zip >

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NOT A CHECK - NON-NEGOTIABLE

TERMS AND CONDITIONS:

*To process your application, please go to www.offersdirect.com and enter in < Loc1_ > or just Select Apply Now. You must be at least 21 years of age to be eligible. You must continue to meet the criteria used to select you for this offer and AllDirect Lending, LLC creditworthiness criteria. You must provide evidence of at least \$2,500 gross monthly income. You must provide evidence of Full Coverage Automobile Insurance at the time the vehicle is purchased or refinanced. You must provide a valid driver license (one loan allowed per valid Driver License). Your monthly car payment under any loan extended relating to this offer cannot exceed 18% of your gross monthly income. Your maximum monthly expenses cannot exceed 45% of your gross monthly income, including the credit offered on this letter. By responding to this offer, you understand that if a current credit bureau report indicates current delinquent accounts, or if you have had a repossession in the last year two years, or more than one ever, this credit offer can be withdrawn. This offer is nontransferable. This offer expires 45 days from the mailer/email date. Credit is available for the purchase or refinances of a 2009 model year or newer with a maximum mileage not to exceed 85,000. Vehicle cannot be a commercial vehicle, cannot have a conversion package, cannot have a salvaged or branded title, cannot be greater than a one-ton vehicle, and cannot be a motorcycle or a vehicle in which the odometer has been replaced. Negative equity may need to be paid for with an additional down payment. Additional terms and conditions may apply. If you continue to meet the criteria used to select you for this offer and the above conditions, you are pre-qualified for the amount shown on this mailer/email, at an interest rate between 3.99% APR and 24.99% APR, calculated according to the simple interest method, for a term of up to 72 months. For example: for every \$1,000 financed for a period of 72 months, the monthly payment is \$19.50 @ 11.9% APR and is \$21.64 @ 15.9% APR. Therefore, if you finance \$15,000 over 72 months @ 11.9% APR, your monthly payment will be \$292.50. The minimum amount you may borrow is \$7,500.

PRESCREEN & OPT-OUT NOTICE:

This "prescreened" offer of [credit or insurance] 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 or insurance] from this and other companies, call Equifax toll-free at 1- 888-50PT OUT; or write: Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Opt Out., P.O. Box 919, Allen, TX 75013, Trans Union LLC, P.O. Box 505, Woodlyn, PA 19094. Innovis Consumer Assistance., P.O. Box 495, Pittsburgh, PA 15203.