

IN THE NEXT 12 MONTHS YOU CAN SAVE \$1814 ON YOUR CAR PAYMENT OF \$423 A MONTH.

Dear Tony,

Congratulations, you've been Pre-Qualified for an auto loan from Granite Bay Acceptance from \$5,500 up to \$39,000**. We noticed you may be currently paying an estimated interest rate of 20.89% on your estimated auto loan payment of \$423. We would like to offer you an opportunity to save as much as \$151 per month on your auto loan payment by reducing your interest rate to as low as 2.99% *

If you would like to upgrade your current vehicle for a nicer newer vehicle, **STIVERS CHEVROLET HYUNDAI** is looking to purchase your vehicle. So if you are ready for a change, you may be able to save money by trading in your vehicle and getting a New or Pre-owned vehicle.

YOU HAVE OPTIONS:

- 1

You may be wondering how this is possible. It's simple. If you love the car you are driving, keep it. You have been Pre-Qualified for an auto loan from \$5,500 up to \$39,000**. You may qualify for a rate as low as 2.99% APR* and could lower your monthly payment for a nicer newer vehicle.
- 2

If you would like to upgrade your current vehicle for a nicer newer vehicle, **STIVERS CHEVROLET HYUNDAI** is looking to purchase your vehicle. So if you are ready for a change, you may be able to save money by trading in your current vehicle and getting a new or newer one.

24 HOUR CREDIT HOTLINE

1. Logon: www.CarForMeNow.com
2. Call Hotline at 1-855-378-3932
3. Provide your PIN# **DM376**

Text DT108 to 833-238-2886
to confirm your Pre-Qualification

STIVERS CHEVROLET HYUNDAI
111 Newland Road
Columbia, SC 29229
ED PYLE (803) 419-7819

Over 1,000 New & Pre-Owned
vehicles to choose from!
All on sale!!



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 reverse for more information about prescreened offers.

1461 E. Apple Ave Suite B
Muskegon, MI 49442

BUSINESS MAIL - PENALTY FOR TAMPERING

2018

FORM 11598

Not a government document.

WARNING: There is a \$2,000 fine or 5 yrs imprisonment or both for any person obstructing or interfering with the delivery of this letter.

U.S. MAIL SEC. 1708

Mr. IMA Buyer
12700 First Street
Wayland, MI 49348

WARNING: There is a \$2,000 fine or 5 yrs imprisonment or both for any person obstructing or interfering with the delivery of this letter.

U.S. MAIL SEC. 1708

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 collateral. If you do not want to receive prescreened offers of credit from this or any other companies, call the consumer reporting agencies toll-free, 1-888-567-8688 or visit the website at www.optoutprescreen.com; or write TransUnion Opt-Out Request PO Box 505, Woodlyn, PA 19094-0505, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013.

****TERMS AND CONDITIONS:**

In order to qualify for a loan from Granite Bay Acceptance Inc. (GBA). Your credit will have to be the same or better than at the time of the prescreen. You will also be subject to the following minimum credit requirements for final approval. You must be 21 years of age or older with a monthly income of \$2,150. Your monthly payment may not exceed 20% of your gross monthly income and 45% of your monthly debt. You will certify that all the information you provide on your application will be true and correct. GBA assumes no responsibility for incorrect information provided by the various credit reporting agencies. A significant equity investment may be required. Any bankruptcy must be discharged before the funding transaction can take place. If you meet all the criteria provided above GBA will provide financing to all qualified consumers and a guaranteed approval for a minimum amount of \$5,500 to \$39,000 depending on vehicle chosen, at a simple interest rate of 18.99 APR. and/or max state usury rate (whichever is higher); For example, for every \$1000 financed @ 18.99% for a period of 60 months your payment will be \$25.94 therefore if you finance \$12,500 @ 60 months, your payment will be \$324.19 on a new or pre-owned 2009 or newer vehicle with maximum 60,000 miles and a minimum book/invoice value of \$7500. Minimum contract term of 24 months. See dealer for additional details. All dealer promotions and incentives are strictly the responsibility of the dealer and are not in any way connected to the financing offer from GBA. For more information about GBA visit www.GBAFinance.com

*Not in conjunction with GBA offer of credit. Estimated new payment based on 72 months @ 2.99% with estimated finance amount on previous loan W.A.C.