

Document Headquarters

1461 E. Apple Ave Suite B
Muskegon, MI 49442

PRE-QUALIFIED**

AMOUNT UP TO: Thirty Nine Thousand Dollars ***** 00/100

To The Order Of:

Mr. IMA Buyer
12700 First Street
Wayland, MI 49348

\$39,000**

Tony Nielsen

AUTHORIZED SIGNATURE

This is not a check

NIELSEN AUTO OUTLET 100 Winner St. Anywhere, MI 99999

Congratulations on being eligible to take part in the 2019 Credit Resource Event

Granite Bay Acceptance Corp. (GBA) has determined that YOU ARE PRE-QUALIFIED** FOR AN AUTO LOAN FROM \$5,500.00 TO \$39,000.00.**

NIELSEN AUTO OUTLET brings you the 2019 Credit Resource Event. This unprecedented event gives you the power to show up at the dealership as a buyer, not a browser. The purpose of the 2019 Credit Resource Event is to give people that may have had a difficult time getting financed for an auto loan or thought that their credit score was too low to qualify for financing the opportunity to purchase a New or Pre-owned vehicle in these tough economic times. We will do what it takes to get you the lowest interest rate possible**, which will save you thousands over the life of a loan.

TO ACTIVATE YOUR PRE-QUALIFIED** AMOUNT:

Step 1. Call 855-378-3932 or visit our website at: www.CarForMeNow.com and enter your PIN code: **DM000**

Step 2. Your identity will be verified and we will confirm the amount for which you are pre-qualified.**

Write your pre-qualified** amount here \$ _____

Step 3. Bring this letter to **NIELSEN AUTO OUTLET** & select the vehicle you would like to drive home.

This Pre-qualified** offer of credit expires 14 days after receipt, so don't wait.

NIELSEN AUTO OUTLET

100 Winner Street

Anywhere, MI 99999

ask for TONY NIELSEN (616) 835-6240



Over 500 New & Pre-owned
vehicles to choose from
ALL ON SALES!!

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.

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BUSINESS MAIL - PENALTY FOR TAMPERING

2018

FORM 11598

Not a government document

PRSRT STD
US POSTAGE
PAID
PERMIT 18
MUSKEGON, MI

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

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U.S. MAIL SEC. 1708



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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 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:**

ABOUT YOUR FIRM OFFER: You have been prescreened for an offer of automotive financing through GBA. This offer of credit is extended because you meet certain criteria used by the lender.

ABOUT GBA: Granite Bay ACCEPTANCE (GBA) is a nationally recognized lender specializing in originating loans with franchise and independent automobile dealerships. GBA provides lending options for purchase and refinance. To learn more about Granite Bay Acceptance, please visit us at www.GOGBA.com

REQUIREMENTS: In order to qualify for a loan from Granite Bay Acceptance Inc. (GBA) you must continue to meet the credit criteria used to select you for this offer. 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 cannot currently be in foreclosure on your real estate or mortgage loans, be in open bankruptcy, or have financed a vehicle with GBA in the last 6 months. To be eligible applicants cannot have had your vehicle(s) repossessed in the past 12 months. 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 down payment may be required.

OFFER AND FINANCING: 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 (Annual Percentage Rate) or max state usury rate (whichever is higher); For example, for every \$1,000 financed @ 18.99% for a period of 60 months your payment will be an estimated \$25.94 therefore if you finance \$16,000 @ 60 months, your payment will be an estimated \$414.96 on a new or pre-owned 2010 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. For more information about GBA please visit www.gogba.com

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.

*Not in conjunction with the GBA offer of credit