	PRE-QUALIFICATION** VALID AT: ZACH NIELSEN FORD 1477 E. Apple Ave Muskegon, MI 49442 Ask for TONY NIELSEN (616) 835-6240			Official Notification:		018
	Mr. IMA Buyer 12700 First Street Wayland, MI 49348		Account Number: 0049705963557		This certificate serves as your notice of easy auto finance arrangements available to a very select group of	
				Z1000		<ul> <li>individuals such as yourself. With this certificate and prompt compliance with the directions below, you will find you are pre-qualied** for an auto loan. Please present the purchase voucher at your appointment.</li> </ul>
				This is not a government document	loan term length*: 24 months -72 months	
	ISSUANCE DATE 2/2018	DEPT CODE 219897-4 A		PERSONAL PR	RE-QUALIFICATION	ON** CODE # <b>Z1000</b>

Please Be Careful Not To Discard Or Lose This Notice...

## PRE-QUALIFIED" NOTICE

Actual Documents

You have been pre-qualifed\*\* for an auto loan from \$5,500.00 TO \$39,000.00 \*\*

This pre-qualified\*\* loan can be used toward a large selection of New & Pre-owned vehicles. Just call **855-378-3932** or log onto **www.CarForMeNow.com** and provide your personal pre-qualified\*\* code listed above, to confirm your pre-qualification.\*\* This offer has been extended to you because you appear to have satisfied the criteria for credit worthiness used to select consumers for this pre-qualified\*\* offer. Your pre-qualification\*\* is valid exclusively at **ZACH NIELSEN FORD** who has agreed to mark down their entire New & Pre-owned vehicle inventory to keep within the guidelines of your Pre-qualified\*\* status. **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-qualified \*\* auto loan. Come early for the best selection on over 300 New & Pre-owned vehicles.

## TO CONFIRM YOUR PRE-QUALIFICATION ON A VEHICLE LOAN:

Step 1. Call Pre-Qualification\*\* Hotline today at:855-378-3932

or log onto: www.CarForMeNow.com

Step 2. Provide your Personal Pre-Qualified \*\* Code # **Z1000** 

Step 3. Your verified and your pre-qualification\*\* confirmed.

Step 4. Present this letter to (ZACH NIELSEN FORD)

**Ask for TONY NIELSEN (616) 835-6240** 

Over 300 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 <u>PRESCREEN & OPT-OUT NOTICE</u> on the other side 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.

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

<sup>\*\*</sup> See reverse side for important consumer information concerning this pre-qualified offer.

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 <a href="https://www.GOGBA.com">www.GOGBA.com</a>

**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