

**WE ARE THE ONLY CAR DEALERSHIP IN NEW YORK CITY
THAT HAS PRE-SELECTED YOU FOR AN
AUTO LOAN AND WILL REPAIR YOUR CREDIT
AT ABSOLUTELY NO COST! (SEE DETAILS BELOW)**

Auto One Financial

**YOU HAVE BEEN PRE-SELECTED FOR AN
AUTO LINE OF CREDIT FROM \$5,500 UP TO \$39,000*
AND YOU WILL RECEIVE INSTANT ACCESS TO REPAIR
YOUR CREDIT AT ABSOLUTELY NO COST. (DETAILS BELOW)**

City World Toyota will repair your credit at absolutely no cost, details below. We are contacting you in regards to your pre-selected* auto loan and Auto One Financial** offer which is about to expire. For privacy, your pre-selected* auto loan amount cannot be disclosed on this notification. Choose any of the options below to find out your pre-selected* auto loan amount.

Your pre-selected* auto loan amount is only valid at **CITY WORLD TOYOTA** and will expire in 7 days. Securing funding prior to shopping gives you the purchasing power of a cash buyer, and **CITY WORLD TOYOTA** has agreed to offer over 300 vehicles in inventory. Management on duty has been authorized to make deals which meet your pre-selected* auto loan amount. Even if you are upside down in your trade, have bad credit, or filed for bankruptcy, **NO PROBLEM!** We have been authorized to pay off your current auto loan as well.

Select one of hundreds of cars, trucks & SUV's. Domestic & Imports - We have them all.

Our Dealership is Dedicated to the Community!

If you or anyone you know could **benefit from a higher credit** score simply go to www.yourdealership.com and **click this button for instant access** to the #1 credit improvement system in the world as ranked by Google™.

**Instantly Learn How to Improve
Your Credit at no Cost!**



Recreditpair is a \$77 value, but it is yours at no cost for a limited time.



**4 STEPS TO ACCESS YOUR
PRE-SELECTED* LOAN AMOUNT:**

- 1** From a touch tone phone, call **TOLL FREE <<TOLL-FREE>>** or log on to **<<PURL>>**
- 2** Enter your invitation code: **<<CODE>>**
- 3** Write down your approval amount \$_____ and bring this letter to the **Auto One Financial Headquarters** located at **CITY WORLD TOYOTA**.
- 4** Make sure you bring your valid driver's license, copy of your most recent pay-check stub, proof of residency, and proof of insurance to your appointment.

SPONSORED LOCATION:

CITY WORLD TOYOTA

3333 BOSTON ROAD
BRONX, NY 10469

TOLL FREE (800) XXX-XXXX

EXPIRES

7 DAYS AFTER RECEIPT OF LETTER

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 side for more information about prescreened offers.

/SEE REVERSE SIDE FOR TERMS AND CONDITIONS OF OFFER.*

Disclaimer: The USA PATRIOT ACT is a Federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. you will be asked to provide your name, address, date of birth, and other information that will allow us to identify you. You may also be asked to provide documentation as proof of identification. "Guaranteed" is contingent upon successfully passing this mandatory identification confirmation.

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 Corp (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 2007 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.

**This offer is not in conjunction with the offer of credit made by GBA. Negative trade-in equity will be added/ transferred to new purchase. See dealer for details.