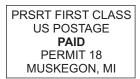


Document Headquarters 1461 E. Apple Ave. Suite B Muskegon, MI 49442



PRIVATE PIN NUMBER ENCLOSED

<u>PRESCREEN & OPT-OUT NOTICE</u>: 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

Must be at least 18 years of age and have a verified SSN (Social Security Number). This Orion Acceptance Corp. (OAC) offer is non-transferable. The offer is based on verification of continuing eligibility to meet criteria used to select you for this financing offer, and on additional information taken at application, including income, loan amount, term, and vehicle purchased. Applicant cannot currently be in any open bankruptcy filing. All Bankruptcies must be discharged with no multiple filings. Minimum monthly income of \$1,900 is required. To be eligible for this offer, you must be current on any existing lender account. Applicant cannot be currently delinquent on any loan including, mortgage, real estate, or home equity lines of credit, revolving, installment or verifiable lines of credit. Applicant must have a verifiable street address at time of application. Income will be based on 30 days most recent pay stubs. If self-employed, 2 years tax returns and 12 months bank statements will be required. Total amount financed must be at least \$7,500. Applicant must also meet minimum debt-to-monthly income and car payment-to-monthly income ratios. Term/Mileage restrictions may vary. See dealership for details. OAC will provide financing to all qualified consumers with a minimum amount of \$7,500 and \$29,975 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 \$7,500. Offer is good for 30 days. All dealer promotions, incentives and giveaways are strictly the responsibility of the dealer and have no connection to OAC.

***Your current vehicle must be in safe operating condition with normal wear and tear. The only Deduction will be made for mileage (10 cents to 55 cents per mile depending on models, market conditions and reconditioning) See dealer for complete details