

DEPARTMENT OF FUNDING

LOAN ACTIVATION CERTIFICATE

1461 E. Apple Ave Suite B
Muskegon, MI 49442

PRSR STD
US POSTAGE
PAID
PERMIT 18
MUSKEGON, MI

PRE-QUALIFIED

SECURITY MARKED / DO NOT REPRODUCE

THE SUM OF UP TO **\$26,900** **00**

YOUR LOAN ACTIVATION AMOUNT

(UPON ACTIVATING YOUR AUTHORIZED AMOUNT, WRITE THE FULL AMOUNT IN THE SPACE PROVIDED ABOVE)

Pay to:

Tony Oetmen

AUTHORIZED SIGNATURE REQUIRED BY DIRECTOR

:0601144:04519824220186:11247

THIS IS NOT A CHECK

100% BUY BACK EVENT

**NO PAYMENTS
TILL 2015!!!***

PIN Number: DM139



We need your vehicle now!! My name is Charlie Jeffrey and I am the General Manager at **Cole Nissan Pre-Owned Super Store** and we are faced with a problem. We normally buy a significant number of vehicles a month from local and national auctions to stock our used car department. Due to the recent storms across the country, flood damaged vehicles have begun to show up at these auctions. We simply cannot risk our reputation and take the chance of purchasing one of these vehicles and it making its way into the hands of one of our customers. Therefore we need as many used vehicles as we can get. My problem could be your opportunity!

1.99%
ON PRE-OWNED
VEHICLES

Here is the opportunity for you:



We have decided to make a personal appeal to owners of your vehicle in our local market in an attempt to either trade with you or buy your vehicle outright. This is a straightforward appeal to purchase your vehicle for **100% OF THE ORIGINAL MANUFACTURERS SUGGESTED RETAIL BASE PRICE*** when your vehicle was new! Even if you did not buy it new we will honor this offer.

This is how it works:

Bring your vehicle into the dealership during this Huge Event. I have instructed our people to offer you 100% of the original MSRP base price for your vehicle. You will receive **100% OF THE BASE MODEL MSRP IN TRADE*** toward a new vehicle or one of our clean, late model, pre-owned vehicles. Obviously, your current vehicle must be in safe operating condition, with normal wear and tear and free of paint and collision work. The only adjustments will be made for mileage, ten cents to fifty-five cents, depending on models and reconditioning. We are not here to "nitpick" your trade-in. We are here to sell New & Quality Pre-Owned Cars, Trucks, Vans and SUV's at prices much lower than expected.

Get
**100% OF MSRP
FOR YOUR TRADE***

(*See reverse for terms & conditions of this offer)

To Activate

Your Pre-Qualification: YOU'RE PRE-QUALIFIED FOR AN AUTO LOAN BETWEEN \$8,500 TO \$26,900**

Step 1.

Call toll free **855-378-3932** any time 24/7 and talk to a live representative or visit our website at: **WWW.CARLOANNOW.NET** and enter your authorization code below.

Step 2.

Your identity will be verified and you will receive your pre-qualified amount, write down amount here: _____

Step 3.

Come to **Cole Nissan Pre-Owned Super Center** & drive home TODAY!

Your Authorization Code:

DM139



**COLE NISSAN PRE-OWNED
SUPER CENTER**
3003 Stadium Drive
Kalamazoo, MI 49008
JAY MARSACK (269) 342-9800

**Hundreds of New & Pre-Owned Vehicles
to choose from!!**

our goal:

100% LOAN APPROVAL

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-567-8688 See PRESREEN & OPT- OUT NOTICE on reverse for more information about prescreened offers.

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**

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.

*All offers are separate and cannot be combined. *This offer is based on condition of vehicle and may exclude some hi-line vehicles. See dealer for details. Excludes tax, tag, registration and title and includes dealer fees. Deductions will be made for mileage (10¢ – 55¢ per mile depending on model), wear and tear and reconditioning costs. Trade vehicle value mileage deduction will be calculated at a minimum of 12,000 miles per year, even if the actual odometer reading is less than 12,000 miles. +All finance offers are subject to lending institutions final approval. Dealership and its agency are not responsible for late, lost or misdirected mail, typographical errors or production errors.

<1.99% APR available for 60 months on certified pre-owned, with approved credit, see dealer for exact details, not in connection to OAC.

!!!* No payments till 2015 with approved credit, payments will be deferred fo 90 days, see dealer for details, not in connection to OAC.