



5555 W. Plam Spring
Anywhere, CA 55555
www.yoursite.com
1-800-555-5555

JOHN WILLIAMS
2313 RIDGEWAY CT.
SMALLTOWN, MI 49444

**Dear JOHN,
CONGRADULATIONS YOU HAVE BEEN PRE-SELECTED TO TAKE PART
IN A RAPID CREDIT RECOVERY PROGRAM.**

This letter will serve as notification of a special finance arrangement that has been made available to a select group of individuals having recently discharged a Chapter 7 Bankruptcy. A very unique loan package is being offered to you by a major lending institution.

YOU CAN START REBUILDING YOUR CREDIT TODAY!!!!

This limited time offer may be redeemed only through [YOUR NAME] the designated representative at [DEALERSHIP NAME] located in [CITY AND STATE].

We have vehicles from 2003 thru 2010. Most vehicles still have factory warranties. We also offer a ZERO DOWN program or payments starting at \$250.00 per month. Don't delay!!!

Sincerely,

**[YOUR NAME]
[YOUR TITLE] Direct: [555-555-5555]
[YOUR COMPANY]**

24 HOUR CREDIT HOTLINE & WEBSITE

Step 1: Call 888-849-9723 or log on to: 999carloan.com

Step 2: Give them your pin number of [PIN HERE]

Step 3: Write down your pre-approved amount

VALID ONLY AT "[YOUR COMPANY]"

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 7 opt out below for more information about prescreened offers.

**TERMS & CONDITIONS OF OFFER: You must be at least 18 years of age to be eligible for this offer. You must continue to meet the criteria used to select you for this offer and our credit worthiness criteria. Your vehicle monthly payment not to exceed 20% of your gross verifiable monthly income; your combined monthly debts and other credit obligations not to exceed 50% of your gross verifiable monthly income; that your down payment meets our equity requirements; and that you furnish the required collateral. This offer is void where prohibited by law. This offer is nontransferable. This offer expires 30 days from the date of the letter shown on the front.