

(\*) To process your application, please go to [www.offersdirect.com](http://www.offersdirect.com) and enter in your <response code> or just Select Apply Now. You must be at least 21 years of age to be eligible. You must continue to meet the criteria used to select you for this offer and AllDirect Lending, LLC's creditworthiness criteria. You must provide evidence of at least \$2,500 gross monthly income. You must provide evidence of full coverage automobile insurance at the time the vehicle is purchased or refinanced. You must provide a valid driver's license (one loan allowed per valid driver's license). Your monthly car payment under any loan extended relating to this offer cannot exceed 18% of your gross monthly income. Your maximum monthly expenses cannot exceed 45% of your gross monthly income, including the credit offered on this letter. By responding to this offer, you understand that if a current credit bureau report indicates current delinquent accounts, or if you have had a repossession in the last two years, or more than one ever, this credit offer can be withdrawn. This offer is nontransferable. This offer expires 45 days from the mailer date. Credit is available for the purchase or refinances of a 2009 model year or newer with a maximum mileage not to exceed 85,000. Vehicle cannot be a commercial vehicle, cannot have a conversion package, cannot have a salvaged or branded title, cannot be greater than a one-ton vehicle, and cannot be a motorcycle or a vehicle in which the odometer has been replaced. Negative equity may need to be paid for with an additional down payment. Additional terms and conditions may apply. If you continue to meet the criteria used to select you for this offer and the above conditions, you are pre-qualified for the amount shown on this mailer, at an interest rate between 3.99% APR and 24.99% APR, calculated according to the simple interest method, for a term of up to 72 months. For example: for every \$1,000 financed for a period of 72 months, the monthly payment is \$19.50 @ 11.9% APR and is \$21.64 @ 15.9% APR. Therefore, if you finance \$15,000 over 72 months @ 11.9% APR, your monthly payment will be \$292.50. The minimum amount you may borrow is \$7,500.

(\*\*) This "prescreened" offer of credit from AllDirect Lending, LLC is based on information in your credit report indicating that you meet certain criteria and AllDirect Lending, LLC's creditworthiness criteria. This offer is not guaranteed if you do not meet the criteria (including providing acceptable property as collateral). If you do not want to receive prescreened offers of credit from AllDirect Lending, LLC or any other companies, call 1-888-50P-TOUT or write to these consumer reporting agencies: Equifax Options, P.O. Box 740123, Atlanta, GA 30374; Experian Information Solutions, Inc., P.O. Box 919, Allen, TX 75013; Trans Union LLC, P.O. Box 97328, Jackson, MS 39288 or AllDirect Lending, LLC, 1621 E. 6th St. Suite 1105, Austin, TX 78702 (-) NO PURCHASE OR DONATION NECESSARY TO ENTER OR WIN. PURCHASE OR DONATION DOES NOT INCREASE CHANCES OF WINNING. Void where prohibited. Scratching a matching combination qualifies you to play the \$50,000 Instant Win Scratch Off Ticket Contest. \$50,000 Instant Win Scratch Off Ticket requires removing (6) of (30) scratch off surfaces to reveal winning symbols to claim cash prize. Odds 1:593,775. See rules on card for details. If after you scratch off the \$50,000 Instant Win Scratch Off Ticket and you are not a \$50,000 winner, you will receive a \$100 Gift Card (valued at \$100) as a consolation prize.

(1) With \$7,500 minimum purchase. With approved credit. With credit score of 750 or greater. Non-negotiable. Void where prohibited. Card has no cash value. One card per pre-owned vehicle purchased. This is not a rebate. Cannot be used in conjunction with any other offer. See dealer for details..

<JOHN,>  
**YOU COULD WIN \$50,000!**

SCRATCH OFF THE HOLOGRAM ON THE OTHER SIDE.  
 IF YOU SEE 4 MATCHING SYMBOLS, YOU'RE A WINNER!



**GOING ON NOW!**

MONDAY - THURSDAY  
 9AM - 9PM  
 FRIDAY - SATURDAY  
 9AM - 6PM  
 SUNDAY • CLOSED

**ABC MOTORS**  
 1234 ANYSTREET | ANYCITY, ANYSTATE 12345

**ABC MOTORS**  
 1234 Anystreet  
 Anycity, Anystate 12345



**<POSTMASTER-TIME SENSITIVE!  
 IN HOME DATE: MONDAY 00/10/19>**



\*\*\*\*\*ECRWSS\*\*B-015\*\*\*  
 <SEQ 12344 TR 44 PK 13  
 John Doe  
 123 Any Street,  
 Anycity, Anystate 12345-6789 >

This card has no cash value.

**BRING THIS CARD TO  
 ABC MOTORS.**

<JOHN DOE>  
 <12345678>

**ABC MOTORS**  
 1234 ANYSTREET  
 ANYCITY, ANYSTATE 12345



 Be sure to have this QR Code scanned at the dealership for verification.



ABC MOTORS PRESENTS

# CREDITHON

LENDING \$4,000,000 FOR 72 HOURS ONLY!

<JOHN DOE,>

YOU ARE PRE-QUALIFIED FOR AN AUTO  
LOAN BETWEEN \$7,500 AND \$39,000  
FROM ALLDIRECT LENDING, LLC.\*\*\*

SLOW PAYMENTS?  
BANKRUPTCIES?  
BAD CREDIT?  
NO PROBLEM!

<JOHN,>  
**STOP**  
PAYING TOO  
MUCH ON YOUR  
CURRENT VEHICLE!

INVENTORY IS MARKED DOWN  
FOR THIS EVENT.

<JOHN,>

SEE YOUR  
PRE-QUALIFIED  
AMOUNT NOW.\*\*\*

SIMPLY TEXT:

<12345678>

TO:

<1-888-123-4567>

## WIN \$50,000

Scratch the hologram, if you see 4 matching symbols,  
**YOU'RE A WINNER!**

If you're a winner, call: <1-888-123-4567>

then enter your confirmation code: <1234567>

Log on to find out more about this extraordinary event.



<WWW.DUKKY/JOHNDOE.COM>

You can choose to stop receiving "prescreened" offers of [credit or insurance] from this and other companies by calling toll-free 1-888-5OPTOUT. See PRESREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

ABC MOTORS • 1234 ANYSTREET • ANYCITY, ANystate 12345



\$1,000<sup>1</sup>

DOWN PAYMENT  
ASSISTANCE

<JOHN DOE>  
ABC MOTORS