



Basic lending/funding guidelines



Required Stipulations – All Tiers

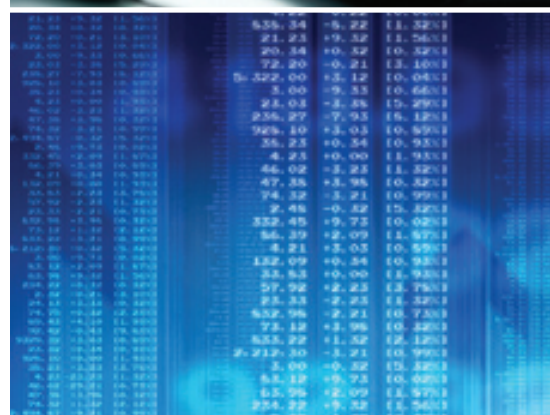
- Proof of Insurance (\$500 maximum deductible on comprehensive & collision)
- Valid Drivers License (must be legible when faxed, enlarge if possible)
- Proof Of Income, maximum 45 days old (not required unless stipulated)
- Proof Of Residence, maximum 45 days old (not required unless stipulated)
- 4-6 References, complete with phone numbers and addresses.

Applicant or co-applicant must be primary driver of the vehicle, **no exceptions.**

APPLICANT PROFILE	
DTI	50%
PTI	18%
FICO	525 minimum
Credit	24 month history, 3 trade lines minimum, \$2000 high credit minimum
BK	Must be discharged (no open multiple or dismissed)
Income	\$2200 individually or \$2200 joint
POI/POR	Not required, unless stipulated
References	4-6 references
Repossession Foreclosure	None in the last 12 months or multiples, unless included in a discharged bankruptcy
Employment/Residence	12 month history (no minimum job or residence time)

VEHICLE PROFILE	
Mimumum Financed Amount	\$7,500
Maximum Financed Amount	\$40,000
LTV Amount Financed divided by Retail Value	120%
Value	\$7,500 minimum
Maximum Term	72 Months
Miles	Up to 70,000 mi.
GAP	\$500 minimum
Warranty	\$2,000 maximum
Age	6 yrs or newer
Multiples	Only 1 financed vehicle per valid drivers license

APR ranges from 4.9% for excellent credit to 24.99% for severe credit. APR is determined by an internal proprietary scoring system which takes into account credit score, debt to income ratio, stability and many other factors. Loan decisions are not primarily score driven. Advances are all-inclusive. Sales tax must always be included in finance transaction.



How do we do this?

As a certified lender, we are able to receive a list from the credit bureaus each day with every consumer nationwide that applied for automotive credit the day prior. Yes, your customers are included in this list!

Once we receive the list we send the consumer an offer of credit via our LiveCheck™ direct mail campaign. Protect your customers TODAY, and make sure they see your offer of credit and not someone else's.

When the consumer receives our letter they will respond through our 24/7 credit approval hotline and complete a detailed credit application. Once the consumer has completed the application, their information will be sent to one of our experienced finance managers for a decision.

The decision will be posted online and viewable by your dealership through our LinkTracker™ CRM product.

Our call centers will start following up with consumer and try to set an appointment for them to come into your dealership.

Follow up. We continue to follow up with the consumer for a period of 90 days, until they "buy or die"!



Program Highlights

- Co-op ready letters available.
- Some markets experiencing a 9% response.
- Average response nationwide is 4.5%.
- Every single day we know exactly who's had their bureau pulled to buy a vehicle.
- The list is scrubbed against our lending requirements and your minimum FICO score.
- We send a firm offer of credit as a LiveCheck™ in your dealership's name the very next day.
- Each consumer can finance between \$7,500 and \$40,000 (OAC).
- Target your specific market or an area you'd like to draw customers from.

All our marketing letters are FACTA compliant. Except where prohibited by law, a sample check is mailed. Not all applicants will qualify.

What you will receive

- Name and contact information of a potential customer. This customer applied for a car loan yesterday at a competitor's dealership or financial institution and is in the market for a vehicle.
- A live check is mailed to this customer, which can only be used at your dealership backed by our financing (dealer not obligated to use our financing).
- 90-day follow-up by our BDC department, consisting of trained, experienced, and professional representatives to ensure that the customer is contacted, qualified (basic minimum qualifications), and on the way to your dealership.
- An online contact manager that allows dealer to track progress of all customers.

Visit us online at www.triggerleads.com

Or Call Now!
(866) 6-TRIGGERS or (866) 687-4443



we know

2009 Elantra
A CAR WE CAN ALL FEEL GOOD ABOUT

Terry De Leon
2108 Adams Avenue
San Diego CA 92121

HYUNDAI
America's Best Warranty
ASK ABOUT ZERO DOWN
3 Easy Steps

Congratulations Terry
You have been Pre-Qualified by the Virtual Lending Source based on a pre-qualifying report supplied by a credit reporting agency for an auto loan up to \$40,000.

Follow our 3 Easy Steps!

1. Go online and login or Call anytime 24/7 at (800) 669-3855
2. Enter your PIN Code: 1234-567
3. Go to National Auto Sales

If you're in the market for a new vehicle, your **Platinum Pre-Qualification** status means you can have the luxury of actually walking into our preferred dealership, **National Auto Sales**, with everything already in place! Confirmations are almost instant (and take 60 seconds in most cases), so you can be a buyer, and not a browser. Platinum Pre-Qualification status means dealership credit hassles are a thing of the past.

National Auto Sales | 2108 Adams Avenue | San Diego CA 92121 | (800) 669-3855
Go Online! <http://NationalAutoSales4PreApproval.com>

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 888-967-8688. See the **PRESCREEN & OPT OUT NOTICE** on reverse side for more information about prescreened offers.

