

Important Vehicle Information for Virginia Residents



<<Joe Smith>>
<<22029 39th Avenue SE>>
<<Danvers, Massachusetts 0000>>

Terry Subaru in cooperation with Subaru Financial will be conducting a special pricing and financing event to those vehicle owners whose lease or loan will mature within the next 18 months. This is an exclusive program not available to the General Public. Your status qualifies you for this private event.

Terry Subaru is in immediate need to acquire several high demand vehicles regardless of make or model in order to fulfill specific requests. Our records indicate you qualify for this event and our new car managers have been authorized to pay off your current loan no matter what you owe at the conclusion of any approved transaction. **As a recipient of this notice you have been pre-qualified for an auto loan of \$4,000 up to \$39,000.*** See reverse side for terms and conditions of offer.

What does this mean to you? We would like to make you a firm offer to exchange your high demand vehicle for any new or pre-owned vehicle in stock. With factory authorized incentives supporting this event and above market trade-in values, we are confident that you can make this exchange with little or no out of pocket expense while reducing your current monthly payment.

BONUS OFFER: <<John>>, you will receive 1,000 miles of gas with any new or pre-owned vehicle purchase during this exclusive event.**

HOW MUCH MORE WILL YOUR HIGH DEMAND VEHICLE BE WORTH?

Whether you drive a Subaru or a different make, go to this exclusive web site to receive the highest value for your vehicle, plus an additional \$500 internet only incentive.*** Simply go to your personal web page at www.SubaruUpgrade.com. Your access code is **XXXX**.

Please stop by or call 888-233-9414 to schedule a convenient appointment and allow us the opportunity to make you an offer. A visual inspection of your vehicle is required to assess its value. This is a rare and unique event.

Thursday, March 13, 2008	8:30am - 7:00pm
Friday, March 14, 2008	8:30am - 7:00pm
Saturday, March 15, 2008	8:30am - 5:00pm
Monday, March 16, 2008	8:30am - 7:00pm

SPECIAL MARKET TEST SITE:

TERRY SUBARU
19134 Forest Road
Lynchburg, Virginia
www.TerrySubaru.com

For More Details Call: 888-233-9414

All offers end 3/16/08.



You can choose to stop receiving “pre-screened” offers of credit from this and other companies by calling toll-free 888-567-8688. See the PRE-SCREEN & OPT OUT NOTICE on other side for more information about pre-screened offers.

PROOF 4

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 credit requirement for final approval include minimum gross monthly income of \$1950.00, monthly payment not to exceed 20% of gross monthly income and 45% total monthly debt. 3-year job/residence history in the area. You must be 18 years of age or older and all information provided to be true and correct. Lender assumes no responsibility for incorrect information provided by the various reporting credit agencies. A large equity investment may be required. Any bankruptcy must be discharged before funding. If compliance is met on all above provisions WSAC will provide financing to all qualified customers and a guaranteed approval for a minimum amount of \$4,000.00 to \$39,000 depending on vehicle chosen, at a simple interest rate of 18.99 APR and/or max state usury rate (whichever is higher); Example for every \$1000.00 financed @ 18.99% for a period of 60 months your payment will be \$25.94 therefore if you finance \$12,500.00 @ 60 months, your payment will be \$324.19 on a new or pre-owned 2004 or newer vehicle with maximum 65,000 miles and a minimum book/invoice value of \$7500.00. Minimum contract term of 24 months. See dealer for additional details.

**1000 miles of fuel based on Average MPG of 20 at \$3.25 per gallon. These incentives are made by the dealer/manufacture and are not in conjunction with the firm offer of credit made by WSACC.

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