

**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 criteria (including providing acceptable collateral). If you do not want to receive prescreened offers of credit from this or any other companies, call toll-free 1-888-567-8688, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union Opt Out Request, P.O. Box 505, Woodlyn PA 19094-0505 or by calling 1-888-OPTOUT.

**\*TERMS AND CONDITIONS OF OFFER:**

You must be at least 21 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. These criteria include a minimum verifiable gross monthly income of 2000.00; that 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 meet our equity requirements; and that you furnish the required collateral. Any equity deficit in your current vehicle must be paid or refinanced with your new vehicle and proof of full coverage insurance must be provided at the time of vehicle delivery. Bankruptcies must be discharged. This offer is void where prohibited by law. This offer is nontransferable. This offer expires 45 days from the date of the offer. If you continue to meet the criteria used to select you for this offer and our credit worthiness criteria, you will receive auto financing in an amount between \$7,500 and \$54,325 from MDA Capital, at an interest rate of no more than the maximum allowed by the state where the vehicle is purchased (18.9% in most states), calculated according to the simple interest method, for a term of between 24 and 72 months. For example: A sale price of \$15,000.00 (which includes tag, tax, title and dealer fees), with a 10% down payment, leaves an amount financed of \$13,500.00 at 18.9% APR, this amount can be repaid over a term of 5 years, resulting in 60 monthly payments of \$25.89 per \$1,000 borrowed or \$349.00 per month.

1300 North Shadeland Avenue Indianapolis, IN 46219

# IMPORTANT Information Enclosed!

BUSINESS MAIL - PENALTY FOR TAMPERING

**NT • REGIST**

Lease a **NEW**  
**KIA or Mitsubishi**  
for as low as  
**\$99**  
per month  
-See Dealer  
for Details!

**URGENT**  
Early Lease  
Termination Offer Inside

138317



PLEASE DELIVER PROMPTLY

**U.S. MAIL SEC. 1708**

**WARNING:** There is a \$2,000 fine or 6 yrs imprisonment or both for any person obstructing or interfering with the delivery of this letter.

**ERED DOCU**



## EARLY LEASE TERMINATION PROGRAM

Dear <First> <Last>,

If you would like to get out of your lease early, please pay close attention. Ray Skillman Shadeland Kia-Mitsubishi has just announced an Early Lease Termination Program. This program is being made available to all Kia, Mitsubishi and other Import or Domestic customers, regardless of where you leased your current vehicle. If you are currently leasing a vehicle, and have less than 12 payments remaining, you may be eligible to buy or lease a new vehicle for the same or less than your current monthly payment. There are over \$10,500,000 worth of new Kia & Mitsubishi cars, trucks, vans and SUVs available for this event!

You have been selected to receive this offer for financing for the purchase or lease of a vehicle from Ray Skillman Shadeland Kia-Mitsubishi. For qualified buyers, financing will be provided for between \$7,500 and \$54,325\*. You are selected to receive this offer because current consumer report information indicated that you met our selection criteria and could qualify for an auto loan or lease from MDA Capital.

DURING THIS SPECIAL EVENT ONLY, THERE MAY BE:

- No Out of Pocket Mileage Fees
- No Out of Pocket Reconditioning Fees
- No Out of Pocket Disposition Fees

If you would like to know how to terminate your current lease and avoid these out of pocket fees, do not miss out on this program. With lease pull-ahead bonus cash\*\*, consumer cash, and the high demand for previously leased vehicles, you can turn in your current vehicle and possibly drive away in a new Kia or Mitsubishi without making a higher payment.

For your convenience, we have set up a hotline for any customer who is interested in this offer. Please call 317-352-9500 and ask for an early lease termination manager or bring this letter to Ray Skillman Shadeland Kia-Mitsubishi by February 28, 2015.

Sincerely,

Nate Elliott  
General Sales Manager

<b>Lease Pull-Ahead Bonus Cash</b>				<table border="1"> <tr> <th>MONTH</th> <th>DAY</th> <th>YEAR</th> </tr> <tr> <td>01</td> <td>22</td> <td>15</td> </tr> </table>	MONTH	DAY	YEAR	01	22	15
MONTH	DAY	YEAR								
01	22	15								
<b>Ray Skillman Shadeland Kia-Mitsubishi</b> 1300 N. Shadeland Ave. Indianapolis, IN 46219		<table border="1"> <tr> <th>DOLLARS</th> <th>CENTS</th> </tr> <tr> <td>\$500</td> <td>00</td> </tr> </table>		DOLLARS	CENTS	\$500	00			
DOLLARS	CENTS									
\$500	00									
UP TO THE SUM OF: <u>Five Hundred Dollars &amp; no/100</u>		THIS IS NOT A CHECK								
TO THE ORDER OF:		<p>AUTHORIZED SIGNATURE</p>								
		<small>**Non-negotiable, non-transferable. One coupon per customer. Void after sale date. Not valid with any other advertised offer. No cash value. Trade incentive must be presented at time of arrival to the dealership &amp; can not be combined with any other offers. Expires 2/28/15. See dealer for details.</small>								