CAP Credit Alliance Program

Participating Dealership:
KIA OF LEXINGTON
3120 Lexington Road, Nicholasville, KY 40356
www.KiaofLexington.com
(859) 724-5881

AUTO LOAN PRE-QUALIFICATION* FORM	
NAME:	(First) (Last)
STATUS:*	Pre-Qualified
LOAN AMOUNT:	$7,500 - $59,995

Dan Parker 05/21/2026
General Manager
(859) 724-5881

Congratulations! You are pre-qualified* for a minimum auto loan of $7,500 up to a maximum of $59,995. This offer expires on 06/13/2026.

What Is CAP?
Due to your pre-qualified* status, you are now able to take part in Kia of Lexington's Credit Alliance Program. This program allows you to show up at the dealership as a buyer, not a browser. We believe that everyone may qualify for financing and receive a great interest rate which may save you thousands over the life of a loan.

During these unprecedented times, we'd like to introduce a unique opportunity to those we've mailed that are pre-qualified.* We are extending some of our very best offers and incentives, **including no payments for 60 days!**+ NOW is the time to buy!

How Did You Qualify For This Auto Loan Program?
The answer is simple. It's because you have satisfied the criteria for pre-qualification.* Kia of Lexington looks forward to helping you finance your next new vehicle.

What Makes CAP The Right Auto Loan Program For You?
The Credit Alliance Program has a very different kind of approach. It allows us to handle the initial transaction entirely by phone or website, in only a few minutes. In fact, this program is light-years ahead of typical finance programs you may have received in the past.

What Vehicles Are Available?
With over 500 vehicles, we are sure to have the right vehicle for you!

KIA · CADILLAC · HONDA · INFINITI · ACURA · NISSAN · SUBARU · Chevrolet · Ford · HYUNDAI · Jeep · TOYOTA · VW

HOW TO DETERMINE YOUR AUTHORIZED AMOUNT

Step 1. Call (859) 724-5881 or visit www.mycapinvite.com and provide the Program PIN: (Up Dash Digit)

Step 2. Your identity will be verified.

Step 3. Bring this letter to **Kia of Lexington** and select the new vehicle you would like to drive home. This offer of credit is valid for a limited time, so don't wait.

Kia of Lexington

10 YEAR 100,000 MILE WARRANTY

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CUT HERE — CUT HERE — CUT HERE — CUT HERE — CUT HERE

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3120 Lexington Road
Nicholasville, KY 40356

EXPIRES 06/13/2026

PROGRAM PIN: (Up Dash Digit)

TO THE ORDER OF: (First) (Last)

THE SUM OF UP TO: fifty-nine thousand nine hundred ninety-five dollars and 00/100******* $59,995 00

Dan Parker
AUTHORIZED SIGNATURE REQUIRED

THIS IS NOT A CHECK

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 & OPT-OUT NOTICE on the other side of this mailer for more information about prescreened offers.

#46553

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 property as 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 P.O. 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.**

*To process your application, please go to www.alldirectlending.com and 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 license (one loan allowed per valid Driver 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 year two years, or more than one ever, this credit offer can be withdrawn. This offer is non transferable. This offer expires 45 days from the mailer/email 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/email, 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.

†With approved credit. See dealer for complete details. Offer expires 06/13/2026.

^Warranties include 10-year/100,000-mile powertrain and 5-year/60,000-mile basic. All warranties and roadside assistance are limited. See retailer for warranty details.

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