

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-5OPTOUT. See PRESCREEN & OPT-OUT NOTICE below for more information about prescreened offers.

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 and other companies, call Equifax toll-free at 1- 888-5OPT OUT; 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.

*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accounts, or if you have had a repossession in the last two years, or more than one ever, this credit offer can be withdrawn.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.

(1) Qualified lessees can lease a new 2026 MAZDA3 stock #N1076 for $248 per month for 36 months with $1,990 due at signing, plus first months payment and aquisition fee. MSRP $26,050 Based on 10,000 miles/yr. Security deposit waived. Lease excludes tax, title, license, registration fees, and dealer options and charges. Doc fee not included $425. Lease end value $14,588. Offer expires 03/07/2026.

(2) Financing with approved credit through Mazda Financial Services. Monthly payment of $17.05 per $1k borrowed. Plus title, tax & license. Image for illustration purposes only. Offer expires 03/07/2026.

You have been pre-qualified* for an auto loan or lease up to $72,000!

PO Box 5309, Deltona, FL 32728

PRST FIRST CLASS
U.S. POSTAGE
PAID
SAINT GEORGE, UT
PERMIT NO. 1148

#46039

Customer ID: <UpdashDigit>

<First>,

I wanted to reach out regarding your auto loan with an estimated payment of $<EstVal> per month and <APR>% APR. You are paying too much and we can help!

With our new finance program, we may be able to send you home in a brand new vehicle for as low as $248 per month[1] or 0.9% APR.[2] PLUS, that price includes 2 years of FREE oil changes on your purchase.

Give me a call ASAP to discuss your options!

(208) 504-2963

Sincerely,
Aaron Ulrich, General Manager

<first>,
<APR>% APR, I can help!

<First> <Last>
<Address>
<City>, <State> <Zip>