

Ready to start living the life you want? You've been pre-selected

John Customer
123 Anystreet
Hometown, CA33432



Apply for up to
\$100,000

Call 888-888-8888

Mention Access Code

00000000

Get the money you need to accomplish your goals

Dear **John,**

What's holding you back from achieving your goals? If the answer is funds, then get a customized loan solution through Lender's Name. You've been pre-selected to apply for up to \$100,000 with a rate as low as 5%.¹ With a low fixed-rate loan, you could accomplish a project, make a large purchase or tackle high-interest debt.

If your current debt interest is 21%, pay it off and save a ton with a 5% personal loan*

➤ **If you owe \$25,000**

» You could save \$16,301 in interest

> If you owe \$35,000

» You could save \$23,025 in interest

➤ **If you owe \$45,000**

» You could save \$29,580 in interest

*Examples only for illustrative purposes. Estimations used were computed using Bankrate.com's loan consolidation calculator with minimum credit card payments of 4% of existing outstanding balances versus a 48-month loan term.

Lender's Name will help you find a loan that works for your life and goals. Our team of consultants works diligently to advise and assist you every step of the way.

Explore your loan options today:

Call 888-888-8888
or go online: crscreditapi.com

Use Access Code: 00000000

¹²See reverse for important disclosures.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-888-8888. See **PREScreen & OPT-OUT NOTICE** on other side 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. If you do not want to receive prescreened offers of credit from this or any other companies, call the consumer reporting agencies toll-free at 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.

Loan amounts vary from \$10,000.00 to a maximum of \$100,000. Not all lenders are capable of providing loans in the amount of \$100,000.
Credit Certification and Authorization

The Lender's Name is a licensed lender in Florida, California, Wisconsin and South Dakota. Loans are not available in all states. TBC provides loan referral and consulting services in Alabama, Arizona, Idaho, Iowa, Louisiana, Maryland, Michigan, Missouri, Montana, New Mexico, North Carolina, Ohio, Pennsylvania, Texas, Alaska, Arkansas, Kentucky, Massachusetts, Nebraska, New York, Oklahoma, Indiana, Washington D.C., and Wisconsin. Loans issued by Lender's Name are governed under state permitted usury laws. Your loan agreement will clearly identify the lender. For detailed information concerning Lender's Name licensing information please visit www.xxxxxxxxxxx.com.

The Lender's name has no control over participating third-party lender creditworthiness eligibility criteria. APR/Interest rates will vary depending on individual lender terms. This offer is subject to certain provisions, as detailed in the Important Pre-Selected Information and Terms and Conditions for This Offer section below. You authorize us to make inquiries and obtain and confirm information about you as we deem appropriate for the purpose of evaluating your eligibility for this extension of credit, including obtaining credit reports, verifying your income, and contacting your employer. You also authorize us to provide identification information about you, and our credit experience information with you to others in accordance with applicable law. Duplicate offers received as a result of multiple mailings to the same person are void, as are multiple acceptances of the same offer. This offer is subject to the expiration date listed on the front page.

Lender's Name does not endorse any participating lenders or brokers. Lender's Name will not charge you an up-front fee for referring you to a participating lender, but will only charge a success fee once you receive a loan. Cash transfer times may vary among participating lenders and may depend on your individual financial situation. This service and qualified participating lenders are not available in all states. For details, questions, or concerns regarding your requested loan, please contact your lender directly. Lenders may or may not perform additional credit checks with the three major credit reporting bureaus: Experian, Equifax, or TransUnion. Lenders may perform alternative credit checks or consumer reports through alternative providers. By submitting your offer acceptance, you are authorizing lenders to independently verify the information you submitted and your creditworthiness. This service does not constitute an offer or solicitation for loan products which are prohibited by any state law. This service and offer are void where prohibited.

***Important Pre-Selected Information and Terms and Conditions for This Offer**

- Lenders we refer you to may be unable to extend credit, if, after you respond to this offer, the lender determines that you no longer meet the criteria established prior to this offer. This offer may be accepted only by the person identified in this letter. Account approval is subject to verification and confirmation of your credit history and acceptance by a lender.
- To be eligible to receive offer you must be a U.S. citizen or permanent resident, be at least 18 years old, have a valid bank account and Social Security Number/FEIN.
- We or the lender may request verification of income and employment from your employer(s). Self-employed or commissioned applicants may be asked for the past two years of income tax filings. Alimony, child support or separate maintenance income need not be disclosed if you do not wish us to consider it as a basis for repayment.
- A consumer credit report will be obtained and reviewed to verify, among other things, your identity. Upon request, you will be informed the name and address of the credit reporting agency furnishing any such report. Subsequent consumer credit reports may be requested and used in connection with an update, renewal, or extension of credit.
- Offers expire on the date indicated herein. If we receive a response to this offer after the expiration date, TBC may refer you to other lenders. If you choose to apply for a loan through a lender we refer you to, a consumer report will be obtained to evaluate your creditworthiness in connection with your application for credit.
- If we receive your response after the expiration date, or the name and address on this offer differs from the information you provide to us, we will treat your response as an application for credit that was not prescreened. If you choose to continue that application, a consumer report will be obtained to evaluate creditworthiness in connection with your application for credit.
- If you omit, misrepresent or falsify any information on an application for a loan, the lender may deny your request for an account.

¹Interest rates will vary and are based on lender terms. Ranges from 5%-35.36%. For example, with a credit grade of A1 you could receive a loan of \$10,000 with an interest rate of 5% and a 1.11% origination fee of \$111 for an APR of 5.74%. In this example you will receive \$9,889 and will make 36 monthly payments of \$299.66. Your APR will be determined based on your credit at time of application. There is no down payment and there is never a pre-payment penalty. Closing of your loan is contingent upon your agreement to all of the required agreements and disclosures on the www.xxxxxxxxxxx.com website.

²La información, los términos y las condiciones de esta oferta estan disponibles en español a pedido. (Information, Terms, and Conditions for this Offer are available in Spanish at www.xxxxxxxxxxx.com