



## Certificate of Conditional Approval

Mr. John Doe  
123 Main Street  
Anytown, USA 99999

Issue Date: 10/15/2014

Application #: 123456789

**Monthly Payment Up to: \$450\***  
**Amount Financed Up to: \$16,000\***

\*Actual monthly payment and amount financed may vary depending upon vehicle selection, down payment, final APR and the term of the contract.

Print this Certificate of Conditional Approval for automobile financing and bring it to any of the dealerships below to begin shopping for your vehicle.

Please provide to us or the dealer the following documents:

1. Your most recent paycheck stub
2. Your most recent utility bill - power, water, telephone
3. Four personal references
4. A valid driver's license for each buyer

Email: YesAutoLoans@autoacceptance.com

Fax: 770-907-6645

Mail: Yes! Auto Loans c/o  
Automobile Acceptance Corporation  
P.O. Box 961926  
Riverdale, GA 30296

**Questions? Call a Yes! Auto Loans representative at 678-284-5328**

### AUTHORIZED DEALERSHIPS:

#### ABC Dealership

9999 Main Street  
Anytown, USA 99999  
www.ABCdealership.com  
Contact:  
Phone:

#### GHI Dealership

7777 Main Street  
Anytown, USA 99999  
www.GHIdealership.com  
Contact:  
Phone:

#### MNO Dealership

8888 Main Street  
Anytown, USA 99999  
www.DEFdealership.com  
Contact:  
Phone:

#### DEF Dealership

8888 Main Street  
Anytown, USA 99999  
www.DEFdealership.com  
Contact:  
Phone:

#### JKL Dealership

6666 Main Street  
Anytown, USA 99999  
www.ABCdealership.com  
Contact:  
Phone:

#### PQR Dealership

7777 Main Street  
Anytown, USA 99999  
www.GHIdealership.com  
Contact:  
Phone:

### TERMS AND CONDITIONS OF APPROVAL

You must be 18 years of age and have a valid driver's license to be eligible for this offer. You must continue to meet the criteria used to approve you for this offer. These criteria include a minimum verifiable gross monthly income of \$1,800; your vehicle payment may not exceed 15% of your gross verifiable monthly income; your combined monthly debts and other credit obligations do not exceed 50% of your gross verifiable income; your down payment meets our equity requirements; and 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 not transferable. This offer expires 30 days from the date above.

If you continue to meet the criteria used to approve you for this offer, you are approved for automobile financing of no less than \$7,500 from Automobile Acceptance Corporation, at an interest rate of no more than the maximum allowed by the state where the vehicle is purchased, calculated according to simple interest, for a term of between 24 and 66 months. For example, a sale price of \$15,000 (which includes tax, title and dealer fees), with 10% down payment, leaves an amount financed of \$13,500; at 16.9% APR, this amount be repaid over 60 months, resulting in a monthly payment of \$334.78.