



AMDE

Automotive Market Data Exchange

Vehicle Ownership & Market Activity Reporting System

AMDE compiles regional vehicle ownership and lender reporting data used to identify vehicle loan records that may qualify for early payoff programs, replacement financing, or dealer acquisition requests.

Auto Loan Review Notice

Record Generated: <<Mail Date>>



447219-A

Record ID: AMDE-<<Record ID>>

Data Source: Regional Lender and Vehicle Ownership Records

Registered Loan Record

Owner Name:	<<First Name>> <<Last Name>>
Loan Status:	Active Auto Loan
Estimated Remaining Balance:	<<Cur Bal>>
Estimated Monthly Payment:	<<Cur Pmt>>
Remaining Payments:	Approx. <<Pmt Lft>>

Market Acquisition Status: ACTIVE DEALER BUY REQUEST

Based on AMDE reporting data, this loan record has been identified as potentially eligible for early loan payoff and replacement financing through participating lenders. A prescreened auto loan between <<Loan Min>> and <<Loan Max>> may currently be available through GBA, subject to verification of income and creditworthiness.

Participating Dealer Response	Participating Dealer:	Performance KIA
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Participating dealers may pay off your <<Cur Bal>> balance while helping you transition into a newer vehicle and/or **lower your payment.**

Next Step

Call now to review payoff options and lower payments.

Performance KIA

570-672-5681

4225 Birney Ave., Moosic, PA 18507

This payoff eligibility expires on: 6/30/2026



447219-A

System Notice

This record was flagged by the AMDE reporting system based on lender and vehicle ownership data indicating potential eligibility for dealer acquisition and replacement financing programs.

<<First Name>>
I saw your loan record.
Call me! Interested!
570-672-5681
Cory

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 reverse side for more information about prescreened offers.

***SEE REVERSE SIDE FOR TERMS AND CONDITIONS OF OFFER.**

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 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 PO Box 505, Woodlyn, PA 19094-0505, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Consumer Opt Out, PO Box 919, Allen, TX 75013.

TERMS AND CONDITIONS:

ABOUT YOUR FIRM OFFER: You have been prescreened for an offer of automotive financing through Granite Bay Acceptance (GBA). This offer of credit is extended because you meet certain criteria used by the lender.

ABOUT GBA: GBA is a nationally recognized lender specializing in originating loans with franchise and independent automobile dealerships. GBA provides lending options for purchase and refinance. To learn more about GBA please visit us at www.GOGBA.com

REQUIREMENTS: In order to qualify for a loan from GBA you must continue to meet the credit criteria used to select you for this offer. You will also be subject to the following minimum credit requirements for final approval. You must be 21 years of age or older with a monthly income of \$2,150. Your monthly payment may not exceed 20% of your gross monthly income and 45% of your monthly debt. You cannot currently be in foreclosure on your real estate or mortgage loans, be in open bankruptcy, or have financed a vehicle with GBA in the last 6 months. To be eligible applicants cannot have had your vehicle(s) repossessed in the past 12 months. You will certify that all the information you provide on your application will be true and correct. GBA assumes no responsibility for incorrect information provided by the various credit reporting agencies. A down payment may be required.

OFFER AND FINANCING: GBA will provide financing to all qualified consumers and a guaranteed approval for a minimum amount of \$7,500 to \$59,000 depending on vehicle chosen, at a simple interest rate of 18.99% APR (Annual Percentage Rate) or max state usury rate (whichever is higher); For example, for every \$1,000 financed @ 18.99% for a period of 60 months your payment will be an estimated \$25.94 therefore if you finance \$16,000 @ 60 months, your payment will be an estimated \$414.96 on a new or pre-owned 2010 or newer vehicle with maximum 60,000 miles and a minimum book/invoice value of \$7500. Minimum contract term of 24 months. See dealer for additional details. For more information about GBA please visit www.gogba.com

All dealer promotions and incentives are strictly the responsibility of the dealer and are not in any way connected to the financing offer from GBA.