Braman BMW of Miami
2060 Biscayne Blvd, Miami, FL 33137
(786) 839-5838 • BramanMotorsBMW.com

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or if you have had a repossession in the last year two years, or more than one ever, this credit offer can be withdrawn.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

(First), your lease expires in (X Months)... You have options!

Dear (First),

You have been pre-qualified for an auto loan up to $72,000!* Braman BMW Miami is hosting our VIP Lease Exchange Program this month and you have been selected to participate.

Records indicate you may have **(X months)** remaining on your current lease with an estimated payment of **$(estval)**. With approved credit, we would like to offer to lower your payment to **as low as $479**(1) **per month**.

Our Lease Exchange Program was designed to help those in our community who are wanting to terminate a lease early and avoid excessive mileage fees/wear-and-tear penalties.

Braman BMW Miami would like to take in your current leased vehicle, regardless of make or model, in exchange for a brand new vehicle.

All you need to do is call **(786) 839-5838** to schedule a convenient appointment today! This program ends December 31, 2025!!!

Thank you,

Mauricio Alvarez
General Sales Manager
(786) 839-5838
Se Habla Español

(First), with (X Months) remaining on your current lease, we should get started right away! Call me at (786) 839-5838!
- Mauricio



Monthly lease payments of $524 per month for 39 months is based on an adjusted capitalized cost of $48,920 (MSRP of $54,725, including destination and handling fee of $1,175, less $3,605 capitalized cost reduction, $0 security deposit, and suggested dealer contribution of $2,200). Actual MSRP and dealer contribution may vary and could affect your monthly lease payment. Cash due at signing includes $3,605 capitalized cost reduction, $524 first month's payment, $925 acquisition fee and $0 security deposit. Lessee responsible for insurance during the lease term, excess wear and tear as defined in the lease contract, $0.25/mile over 32,500 miles, plus disposition fee of up to $495 (not to exceed an amount permissible by law) at lease end. Not all customers will qualify for security deposit waiver. Tax, title, license, registration and dealer fees are additional fees due at signing. Advertised monthly payment does not include applicable taxes. Purchase option price at lease end is $37,353, plus the purchase option fee disclosed in the lease contract. Additional tax, title, and government fees may also apply. Loyalty Offers available to qualified customers who lease or finance through BMW Financial Services NA, LLC. Offer limited to customers who have owned or leased a BMW model in the last 12 months. In order to qualify for a BMW Loyalty Offer, loyal current or former BMW owners or lessees must show proof of ownership or BMW Financial Services account number and qualify for credit approval. Available Loyalty Offer of $1,000 off MSRP on select new 2026 X3 30 xDrive models. Expires 12/31/2025.



1Monthly lease payments of $479 per month for 39 months is based on an adjusted capitalized cost of $45,770 (MSRP of $52,975, including destination and handling fee of $1,175, less $3,545 capitalized cost reduction, $0 security deposit, suggested dealer contribution of $2,660 and Lease Credit of $1,000). Actual MSRP and dealer contribution may vary and could affect your monthly lease payment. Cash due at signing includes $3,545 capitalized cost reduction, $479 first month's payment, $925 acquisition fee and $0 security deposit. Lessee responsible for insurance during the lease term, excess wear and tear as defined in the lease contract, $0.25/mile over 32,500 miles, plus disposition fee of up to $495 (not to exceed an amount permissible by law) at lease end. Not all customers will qualify for security deposit waiver. Tax, title, license, registration and dealer fees are additional fees due at signing. Advertised monthly payment does not include applicable taxes. Purchase option price at lease end is $30,196, plus the purchase option fee disclosed in the lease contract. Additional tax, title, and government fees may also apply. Loyalty Offers available to qualified customers who lease or finance through BMW Financial Services NA, LLC. Expires 12/31/2025.

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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.

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