

# An Interview with Mike Rose, Assistant Manager, Specialty Finance Department

Mike Rose has been involved with automobiles for almost all his working life. He has been at Modern for the past six years, and prior to that was in the rental car business as a Manager with the Hertz Corporation. His business credentials also include a Bachelor of Science Degree in Business.

Q. Mike, what exactly is Specialty Finance?

A. It's a service we provide for people who have credit problems. Sometimes a person runs into financial difficulties, often through circumstances beyond their control, such as a lay-off, or illness. In times of financial hardship a person often has difficulty making their payments, and this can result in a bad credit rating. If we can help them buy a car, this is an excellent way for them to restore their good credit. This requires special knowledge and expertise - it's not the same as normal financing. That's why we call it "Specialty Finance".

Q. Do most car-dealerships offer this service?

A. Other dealerships may offer alternative financing, but here at Modern we have an entire department set up to handle Specialty Finance. We have a staff of three people who deal with nothing else but special finance situations, and we've been doing it for many years, so we've a tremendous amount of experience we can put at the disposal of our customers. Another advantage we offer at Modern is that we finance new and used car purchases at all three Modern dealerships: Modern Chevy, Modern Nissan and Modern Toyota. So a customer coming to Modern has a tremendous selection to choose from.

Q. What is your goal in helping someone with Specialty Finance?

A. My goal is two-fold: I want to help people overcome their fear of being turned down for a loan because of past credit problems, and I want to see them provided with a good, reliable new or used car. We have an excellent success rate here at Modern - with our special expertise we've already helped over three hundred people buy cars this year, and we hope to continue doing it!



*When You Get to Know Them You Won't Go Anywhere Else!*

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MODERN CHEVY - USED CARS 722-4191	
1984 CHEV. CAPRICE 4 DR. Blue, V-8, air, stereo and more!	<b>\$2461</b>
1988 TOYOTA CELICA White, air, AM/FM stereo, sharp!	<b>\$5961</b>
1991 CHEVY CORSICA LT (7437A) A/C, CC, AM/FM, 4 cyl.	<b>\$6661</b>
1992 GEO PRIZM auto., air, stereo, rear defog, 2 to choose!	<b>\$8661</b>
1992 CHEVY CORSICA LT (8874A) 6 cyl., PDL, A/C, cassette.	<b>\$8961</b>
1993 MITSUBISHI MIRAGES Auto., A/C, power windows, AM/FM.	<b>\$9661</b>
1993 SUBARU LEGACY 4 DR. Auto., air, PW, PL, tilt, cruise, cassette and more, two to choose.	<b>\$10,961</b>
1993 PONTIAC GRAND AM SE 4 dr., auto., A/C, cassette, tilt, CC.	<b>\$11,461</b>
1992 CAPRICE WAGON 8 pass., A/C, PW, CC, cassette, V8.	<b>\$12,861</b>
1993 HONDA PRELUDE 5 spd, sunroof, A/C, cassette, PW, CC.	<b>\$16,361</b>
1994 MUSTANG GT Leather interior, loaded, low miles, sharp!	<b>\$19,961</b>
<b>SPECIAL OF THE WEEK</b>	
1992 LUMINA Z-34 2 dr., auto., CC, PW, cassette, red.	<b>\$11,961</b>

MODERN CHEVY USED TRUCKS 722-4191	
1990 JEEP CHEROKEE #8868A, 4x4, 4 dr., Laredo, auto, PS, PB, tilt, cruise, A/C, cass, console, p. windows, p. locks.	<b>\$9888</b>
1991 CHEV. S10 BLZ #8364A, 4x4, Tahoe, 4.3 V6 auto, PS, PB, cruise, tilt, A/C, vent shades, luggage rack, air deflector.	<b>\$9988</b>
1989 CHEV. K5 BLX. 4X4 Silverado, 350, V8, auto., PS, PB, A/C, cass, w/EO., cruise, tilt, console.	<b>\$10,488</b>
1994 CHEV. PICKUP PS, PB, AM/FM, rally wheels, tinted glass, gauges.	<b>\$10,988</b>
1989 CHEV. 3/4 TON HI TOP CUSTOMIZED VAN 350, V8, auto., PS, PB, dual A/C, P. windows, P. locks, 4 capt's. seats, rear sofa, running boards, luggage rack, console, TV.	<b>\$11,988</b>
1994 CHEV. S10 EXT CAB LS #8523A, PS, PB, A/C, bed liner, vent shades, cass.	<b>\$11,988</b>
1993 CHEVY SILVERADO P/U #8326A, A/C, cassette, power windows & locks, bedliner.	<b>\$12,988</b>
1993 DODGE CARAVAN #8453A, 8 passenger, V6, auto., PS, PB, A/C, cruise, tilt, cass., luggage rack.	<b>\$13,988</b>
1991 CHEV. S-10 BLAZER 4X4 4 DR. TAHOE Auto., PS, PB, P. windows, P. locks, A/C, cruise, tilt, cass., luggage rack, console.	<b>\$14,488</b>
1990 CHEV. SUBURBAN SILVERADO #8114A, 4x4, 350, V8, auto, PS, PB, A/C, cruise, tilt, console, vent shades, cass.	<b>\$15,988</b>
1992 ISUZU TILTMASTER #8514A, Auto., PS, PB, A/C, dual rear wheels, tinted glass.	<b>\$16,988</b>
1993 CHEV. PICKUP 4X4 #8662A, L wheelbase, auto, A/C, gages, AM/FM, PS, PB.	<b>\$16,988</b>
1993 CHEV. PICKUP 4X4 #8662A, 4x4, auto, PS, PB, A/C, tinted glass, bed liner.	<b>\$16,988</b>
1992 H.D. 1 TON DUMP #8667A, With dump body, 454 V8, 5 spd, trans., A/C, cruise control, cassette.	<b>\$19,988</b>
1992 KODIAK #8102B, 427 engine, 6 spd., PS, PB, A/C, dual rear wheels, 50 gallon fuel tank.	<b>\$19,988</b>
1994 CHEV. SILVERADO 4X4 #8457A, 6.5 Diesel, auto., PS, PB, tilt, cruise, A/C, cass., tinted glass, bed liner, chrome rear setp bumper.	<b>\$20,988</b>

MODERN NISSAN USED VEHICLES 767-8260	
1990 PONTIAC FIREBIRD V8, red, auto., AM/FM cassette, T-top, local trade with 66K miles.	<b>\$8850</b>
1991 FORD AEROSTAR VAN LX Auto., AM/FM cassette, A/C, cruise, tilt, 7 pass., much more!	<b>\$8850</b>
1984 CHEVY CORVETTE Black, 5.7 V8, auto, air, leather, PW, PDL, low miles, like new.	<b>\$8950</b>
1991 TOYOTA CAMRY DX Automatic, PW, PDL, AM/FM cassette, power sunroof, A/C, cruise, tilt, 20K miles, mint cond!	<b>\$11,450</b>
1993 MAZDA PROTEGE LX 4 DR. Auto., air, AM/FM cassette, power moonroof, all other power opt., low miles.	<b>\$11,850</b>
1992 HONDA CIVIC LX 4 DR Auto, air, AM/FM cassette, PW, PDL, cruise, tilt, low miles, 32K, local trade.	<b>\$11,850</b>
1992 TOYOTA CELICA 5 spd., AM/FM cassette, A/C, alloy wheels, teal, rear spoiler, mint cond.!	<b>\$11,850</b>
1993 NISSAN 240 SX COUPE 5 spd., AM/FM cassette, moon roof, A/C, much more!	<b>\$13,850</b>
1994 MITSUBISHI GALANT LS Auto, air, AM/FM cassette, PW, PDL, cruise, tilt, p. sunroof, low miles, local trade.	<b>\$15,980</b>
1993 NISSAN ALTIMA GLE Auto, air, AM/FM cassette, CD, leather, PW, PDL, cruise, tilt, loaded, low miles.	<b>\$16,450</b>
1991 NISSAN 300 ZX 2+2 A pre-owned Nissan is one of the safest ways to buy a 300 ZX. But hurry, the perfect car won't stay around for long.	<b>\$18,950</b>
1993 JEEP CHEROKEE LAREDO V-8, 4x4, automatic, PW, PDL, AM/FM cass., A/C, cruise, tilt, low 7K miles, local trade!	<b>\$24,550</b>

MODERN TOYOTA USED VEHICLES 761-0404	
1990 FORD RANGER 5 spd., A/C, cass.	<b>\$6994</b>
1991 MIGHTY MAX 5-sp., A/C, cassette.	<b>\$6994</b>
1993 TOYOTA 1/2 TON TRUCK 5 spd., A/C.	<b>\$8494</b>
1990 TOYOTA CAMRY DX Wine, PW, PDL, tilt, cruise, cassette.	<b>\$8494</b>
1990 TOYOTA CAMRY DX PW, PL, tilt, cruise.	<b>\$8794</b>
1990 TOYOTA CAMRY DX WAGON AT, A/C, PW, PDL, sunroof, local trade.	<b>\$8994</b>
1991 HONDA ACCORD LX 4 DR., AT, A/C, PW, PDL, cruise, tilt, cassette.	<b>\$10,994</b>
1993 TOYOTA PASEO Wine, 5 spd., A/C, cassette, spoiler.	<b>\$11,994</b>
1990 TOYOTA SR-5 4X4 X-CAB 5 spd., A/C, cass.	<b>\$13,494</b>
1991 NISSAN MAXIMA SE Auto., A/C, cruise, tilt, sunroof, p. wind, p. door locks, security sys., alloys.	<b>\$14,494</b>
1993 TOYOTA PREVIA DX Gray, PW, PDL, tilt, cruise, cassette.	<b>\$18,594</b>
1993 TOYOTA PREVIA DX Silverleaf, auto, A/C, PW, PDL, tilt, cruise, cassette.	<b>\$18,794</b>
1994 TOYOTA 4 RUNNER SR5 4X4 White, AT, A/C, PW, PDL, tilt, cruise, cassette, running boards.	<b>\$24,994</b>
<b>SPECIAL OF THE WEEK</b>	
1989 TOYOTA TERCEL 2 DR. 5-speed.	<b>\$2900</b>



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