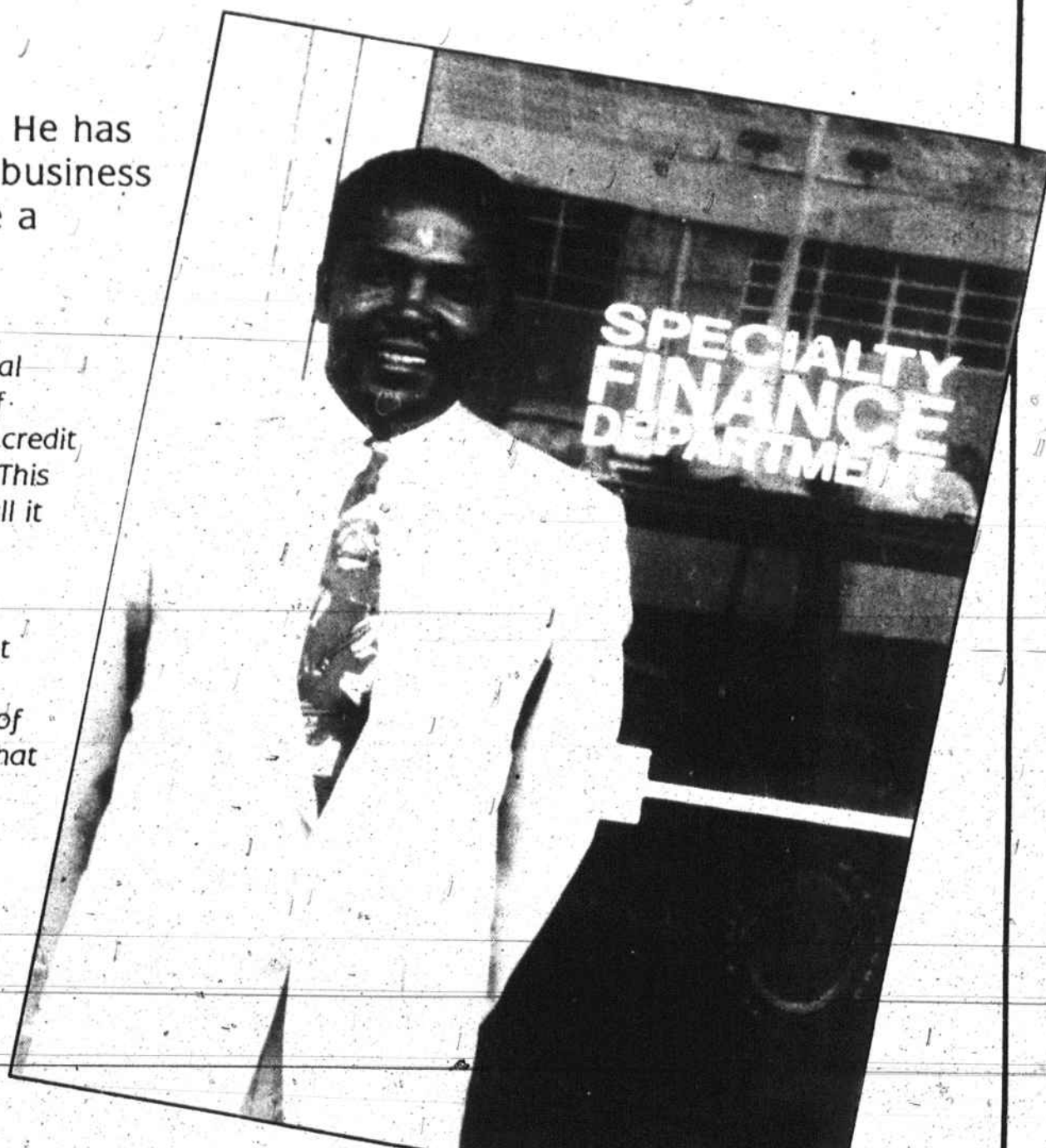


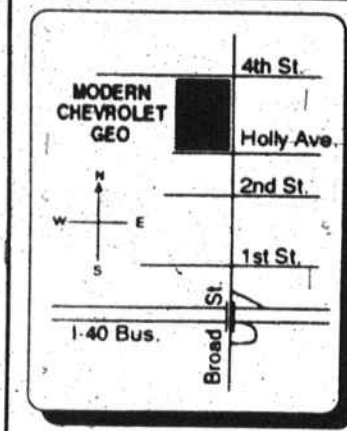
# An Interview with Mike Rose, Assistant Manager, Specialty Finance Department

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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3 dr., 5 spd., AM/FM, alum. wheels, silver. **\$4961**
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Auto, A/C, AM/FM cassette. **\$5961**
- 1994 GEO METRO**  
3 dr., 5 spd., AM/FM cassette, 3K miles, white. **\$5961**
- 1991 SUBARU JUSTY 4WD**  
Air, cassette, luggage rack, rear defog. best buy! **\$5961**
- 1988 BUICK PARK AVENUE**  
AM/FM cassette, cruise, leather interior, loaded! **\$7961**
- 1992 GEO METRO CONV**  
Auto, A/C, AM/FM, 27,000 miles. **\$7961**
- 1992 CHEV. CAMARO**  
White, V-8, alum wheels, cassette, and more! **\$11,961**
- 1993 GEO METRO**  
4 spd., AM/FM, 2 dr. **\$5961**
- 1991 GEO PRIZM**  
Auto, A/C, AM/FM, 4-dr. **\$7961**
- 1989 PLYMOUTH SUNDANCE**  
2 dr., 5 spd., A/C, sunroof. **\$3961**
- 1989 HONDA PRELUDE**  
Red, sunroof, auto, tilt, cruise, cassette. **\$3961**

### MODERN CHEVY USED TRUCKS 722-4191

- 1986 CHEV. SILVERADO 4X4**  
#8258A Auto, V-8, PS, PB, A/C, cruise, tilt, chrome rear step bumper, bed rails. **\$8988**
- 1989 CHEV. S10 BLAZER 4X4**  
#7879B Auto, PS, PB, A/C, AM/FM, tinted glass. **\$7988**
- 1992 ISUZU TILTMASTER**  
#8102A Diesel, w/16 ft body, auto, PS, PB, tilt, console, cass. **\$16,488**
- 1993 CHEV. 3/4 TON VAN**  
#5466A 350, V-8, PS, PB, A/C, auto, vent shades. **\$13,988**
- 1990 GEO TRACKER**  
#7918A Hard top, PS, PB, A/C, cass., auto. **\$6988**
- 1988 GMC PICKUP SLC**  
#8042A Auto, V-8, PS, PB, A/C, tilt, cruise, chrome r. step bumper, cass., tinted glass, PD locks, p. windows. **\$9488**
- 1991 CHEV. S-10 EXT CAB TAHOE**  
#8174A 4x4, 4.3 V-6, auto, PS, PB, cass., tinted glass, sliding rear window. **\$12,488**
- 1993 CHEV. S-19 TAHOE 4X4**  
#7051A 4.3 V-6, PS, PB, cass., A/C, chrome r. step bumper, bed liner, tinted glass. **\$13,988**
- 1993 CHEV. SUBURBAN SILVERADO 4X4**  
#8029A 350, V-8, auto, PS, PB, p. windows, PDL, luggage rack, running boards, console, tilt, cruise, A/C. **\$26,988**
- 1993 CHEV. PICKUP 4X4**  
#8275A Auto, PS, PB, AM/FM, A/C, vent shades, bed rails. **\$15,488**
- 1991 CHEV. S-10 BLZ TAHOE**  
#8358A 4x4, 4.3 V-6, auto, PS, PB, cruise, tilt, A/C, luggage rack, air deflector, console. **\$14,988**
- 1987 CHEV. S10 PICKUP**  
#7911A Auto, PS, PB, A/C, tinted glass, cass., chrome rear step bumper. **\$5488**
- 1992 CHEV. S10 BLAZER 4X4 4 DR.**  
#7341A 4.3 V6, auto, tahoe, PS, PB, cruise, tilt, cruise, p. windows, p. d. locks console, luggage rack. **\$17,988**
- 1990 CHEV. PICKUP 454SS**  
#8082A Auto, PS, PB, tilt, cruise, A/C, console, p. windows, p. locks, cass. **\$13,988**

### MODERN NISSAN USED VEHICLES 767-8260

- 1991 LEXUS 400**  
Pearl white, grey leather, loaded w/every possible option, low miles. **\$27,980**
- 1991 HONDA ACCORD EX**  
5-speed, air, AM/FM cassette, PW, PDL, cruise, tilt, loaded. **\$12,980**
- 1993 NISSAN 240SX CONV.**  
Auto, air, AM/FM cassette, alarm, loaded, one owner, local trade. **\$19,650**
- 1991 CHEVROLET CAMARO**  
Auto, air, AM/FM cassette, mint condition. **\$8980**
- 1992 GEO METRO**  
Red, air, AM/FM stereo, rear def., much more, low miles 24K. **\$6350**
- 1991 SATURN**  
White, 5-speed, stereo, air, low miles. **\$5990**
- 1991 TOYOTA COROLLA DX**  
5 speed, air, AM/FM cassette, tilt, cruise, low miles, much more. **\$7950**
- 1992 TOYOTA TERCEL**  
4 speed, air, AM/FM cassette, rear def., great commute car, low miles. **\$6350**
- 1992 TOYOTA CAMRY**  
5 speed, air, stereo, gold package, alloy wheels, lot more. **\$11,850**
- 1991 CHEVROLET BERETTA**  
Red, 5-speed, air, AM/FM cassette, PW, PDL, cruise, tilt. **\$6980**

### MODERN TOYOTA USED VEHICLES 761-0404

- 1993 MAZDA MX-6**  
Loaded, A/C, full power, V-6, leather, sunroof, alloys. **\$16,995**
- 1992 GRAND AM GT CPE**  
Auto, A/C, PW, PDL, cruise, tilt, cassette, alloys, ABS. **\$10,995**
- 1991 FORD PROBE TURBO**  
Silver AT, PW, PDL, cruise, sunroof. **\$10,495**
- 1987 ACURA LEGEND**  
Loaded, leather, local trade. **\$9995**
- SPORT CARS**
- 1992 MAZDA MIATA**  
Conv., blue, 5 spd., A/C, cassette. **\$13,799**
- 1992 TOYOTA CELICA STX**  
5-spd., A/C, stereo, sunroof. **\$12,999**
- 1991 NISSAN STANZA XE**  
Lt. blue, cassette, PW, PDL, A/C, tilt. **\$8999**
- 1988 VW JETTA 4-DR. GLI**  
5-spd., A/C, cassette. **\$5999**
- SEDANS**
- 1993 DODGE SPIRIT**  
4 dr., white, auto, A/C, PW, PDL, tilt. **\$10,799**
- 1990 HONDA ACCORD LX**  
4-dr., 5-spd., cassette. **\$8799**
- 1989 HONDA CIVIC**  
Wine, 5-spd., A/C, PW, PDL. **\$5499**
- 1990 HONDA CIVIC LX**  
Blue, AT, PW, PDL. **\$5999**
- 1992 CHEVROLET LUMINA 4-DR.**  
Loaded, PW, PDL, tilt, cruise. **\$10,599**



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