



Welcome Fireside Bank Customers!

Effective September 16, 2011 your automobile loan has been sold by Fireside Bank to Consumer Portfolio Services, Inc. ("CPS"). CPS has assigned you a new account number that is shown on a letter we mailed to you on September 15, 2011.

This transfer of servicing will have no impact on the terms or conditions of your automobile loan.

If your payment schedule has been affected by a concluded or pending bankruptcy proceeding, please forward a copy of this letter to your counsel and/or the trustee, as appropriate and ask them to contact the CPS Bankruptcy Department at 800-342-9248.

If your account is not subject to a concluded or pending bankruptcy proceeding, please continue to make your monthly payments according to your current payment schedule. You will receive a monthly statement including a payment coupon and a return envelope. Your monthly statement will instruct you to make your check payable to our subsidiary, CPS Fender Receivables LLC. The address for all future payments (which will be pre-printed on your payment coupon) is:

PO Box 98747
Phoenix, AZ 85038-0747

If you choose to pay by Western Union Quick Collect, please use your new CPS account number and make the payment to City Code "CPS" and State Code "CA".

If you choose to pay by Money Gram please use your new CPS account number and use the Receive Code "3155".

If you have a monthly scheduled recurring payment through Western Union, your payment will automatically be redirected to CPS.

Beginning September 19, 2011, if you have any questions about any aspect of your automobile loan, please contact CPS at 1-888-469-4520 or visit our website at www.consumerportfolio.com

CPS looks forward to providing you with the highest possible level of service on your automobile loan.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR