



## **CPS Announces \$25 Million Warehouse Credit Subordinated Note Facility**

IRVINE, Calif.--(BUSINESS WIRE)--Jan. 16, 2007--Consumer Portfolio Services, Inc. (Nasdaq:CPSS) today announced that it has amended and restated one of its \$200 million revolving warehouse credit facilities. The terms of the amendment and restatement allow for a maximum additional principal amount of \$25 million to be borrowed, represented by subordinated variable funding notes payable to two additional lenders, and an increase in the maximum advance rate from 83% to 93%.

About Consumer Portfolio Services, Inc.

Consumer Portfolio Services, Inc. is a specialty finance company engaged in purchasing and servicing new and used retail automobile contracts originated primarily by franchised automobile dealerships and to a lesser extent by select independent dealers of used automobiles in the United States. We serve as an alternative source of financing for dealers, facilitating sales to sub-prime customers, who have limited credit history, low income or past credit problems and who otherwise might not be able to obtain financing from traditional sources.

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SOURCE: Consumer Portfolio Services, Inc.