

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON DC 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported) November 13, 2007

CONSUMER PORTFOLIO SERVICES, INC.

(Exact Name of Registrant as Specified in Charter)

CALIFORNIA

(State or Other Jurisdiction
of Incorporation)

0-51027

(Commission
File Number)

33-0459135

(IRS Employer
Identification No.)

16355 Laguna Canyon Road, Irvine, CA 92618

(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code (949) 753-6800

Not Applicable

(Former name or former address, if changed since last
report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 7.01 REGULATION FD DISCLOSURE

CPS is today making available one presentation consisting of 23 slides. A copy is attached as an exhibit. Although the exhibit is an update of a similar presentation made available on July 31, 2007 (as an exhibit to a current report on Form 8-K). CPS is not undertaking to update further any information contained in this presentation.

The information furnished in this report shall not be deemed “filed” for purposes of Section 18 of the Securities Act of 1933, as amended.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

Neither financial statements nor pro forma financial information are filed with this report.

One exhibit is attached:

<u>Exhibit Number</u>	<u>Description</u>
99.1	Company Summary

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

CONSUMER PORTFOLIO SERVICES, INC.

Dated: November 13, 2007

By: /s/ Charles E. Bradley, Jr.

Charles E. Bradley, Jr.
President and chief executive officer
Signing on behalf of the registrant
and as principal executive officer

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description</u>
99.1	Company Summary.

Consumer Portfolio Services, Inc.

Nasdaq: CPSS

As of September 30, 2007



Safe Harbor Statement

Information included in the following slides is believed to be accurate, but is not necessarily complete. Such information should be reviewed in its appropriate context. The implication that historical trends will continue in the future, or that past performance is indicative of future results, is disclaimed. To the extent that one reading the following material nevertheless makes such an inference, such inference would be a forward-looking statement, and would be subject to risks and uncertainties that could cause actual results to vary. Such risks include variable economic conditions, adverse portfolio performance (resulting, for example, from increased defaults by the underlying obligors), volatile wholesale values of collateral underlying CPS assets, reliance on warehouse financing and on the capital markets, fluctuating interest rates, increased competition, regulatory changes, the risk of obligor default inherent sub-prime financing, and exposure to litigation.



Reference to Public Reports

Any person considering an investment in securities issued by CPS is urged to review the materials filed by CPS with the U.S. Securities and Exchange Commission ("Commission"). Such materials may be found by inquiring of the Commission's EDGAR search page (<http://www.sec.gov/edgar/searchedgar/companysearch.html>) using CPS's ticker symbol, which is "CPSS." Risk factors that should be considered are described in Item 1A, "Risk Factors," of CPS's annual report on Form 10-K, which report is on file with the Commission and available for review at the Commission's website. Such description of risk factors is incorporated herein by reference.



Company Overview

- Specialty finance company focused on sub-prime auto market
- Irvine, California headquarters and three strategically located servicing branches in Virginia, Florida and Illinois
- Established in 1991; IPO in 1992
- Approximately 956 employees
- Through September 30, 2007, approximately \$8.1 billion in contract purchases from auto dealers
- As of September 30, 2007, managed portfolio of approximately \$2.1 billion



U.S. Auto Finance Market

- ü 2005 U.S. auto financing = \$407 billion⁽¹⁾

- § \$211 billion new; \$196 billion used

- ü Company estimates 20%, or \$81 billion is “sub-prime”

- ü Historically fragmented market with few long-term dominant players

- ü Significant barriers to entry

Major Market Players:

- ü AmeriCredit
- ü Capital One
- ü Triad
- ü HSBC/Household
- ü Wells Fargo
- ü CitiFinancial
- ü Chase Custom
- ü Manufacturers’ Captives



5

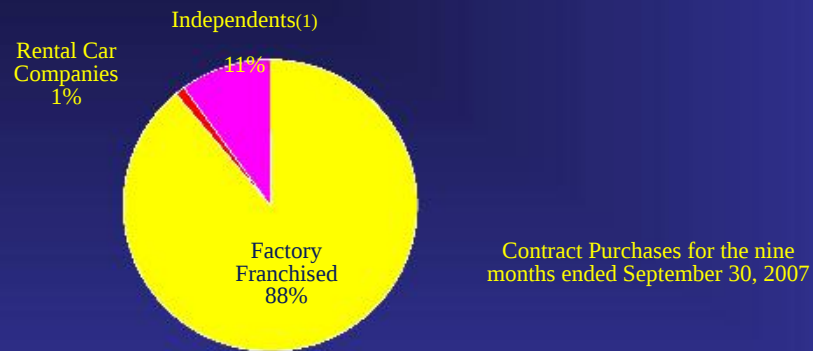
(1)

According to CNW Marketing Research, Inc.

Marketing

as of September 30, 2007

- ü Contracts with over 9,400 dealers in 47 states
- ü 120 employee marketing reps in the field and 9 in-house
- ü Primarily factory franchise dealers



6

(1)

Includes contract purchases of TFC, a subsidiary that targets enlisted members of U.S. Armed Forces

Collateral Description

ii

Primarily late model pre-owned vehicles
17% New
83% Pre-owned
69% Domestic
31% Foreign



Program Overview

CPS's risk-adjusted pricing results in program offerings covering a wide band of the credit spectrum

New contract acquisitions for the nine months ended September 30, 2007

Program	Avg Yield ⁽¹⁾	Avg Amount Financed	Avg FICO	% of Purchases ⁽²⁾
Preferred	12.0%	\$19,503	573	4%
Super Alpha	14.8%	\$19,776	520	12%
Alpha Plus	16.5%	\$17,704	526	18%
Alpha	18.5%	\$15,688	519	42%
Standard	22.6%	\$13,301	519	10%
Mercury / Delta	26.0%	\$11,680	520	8%
First Time Buyer	26.5%	\$11,507	540	6%



8

(1)
(2)

Contract APR as adjusted for fees charged (or paid) to dealer.
Under the CPS programs.

Borrower and Contract Profile

An emphasis on *stable* borrowers with the ability to rehabilitate their credit profile

Borrower:

Average age	38 years
Average time in job	5 years
Average time in residence	5 years
Average credit history	9 years
Average household income	\$41,496 per year
Percentage of homeowners	17%

Contract:

Average amount financed	\$15,486
Average monthly payment	\$390
Average term	63 months
Weighted average APR	18.1%



9

New contract acquisitions under the CPS programs for the nine months ended September 30, 2007

Operations

Contract Originations

- ü Centralized contract originations at Irvine HQ
 - § Maximizes control and efficiencies
- ü Proprietary auto-decisioning system
 - § Makes initial credit decision on approximately 90% of incoming applications
 - § Enhances dealer service by shortening response time
- ü Pre-funding verification of employment, income and residency
 - § Protects against dealer and obligor fraud

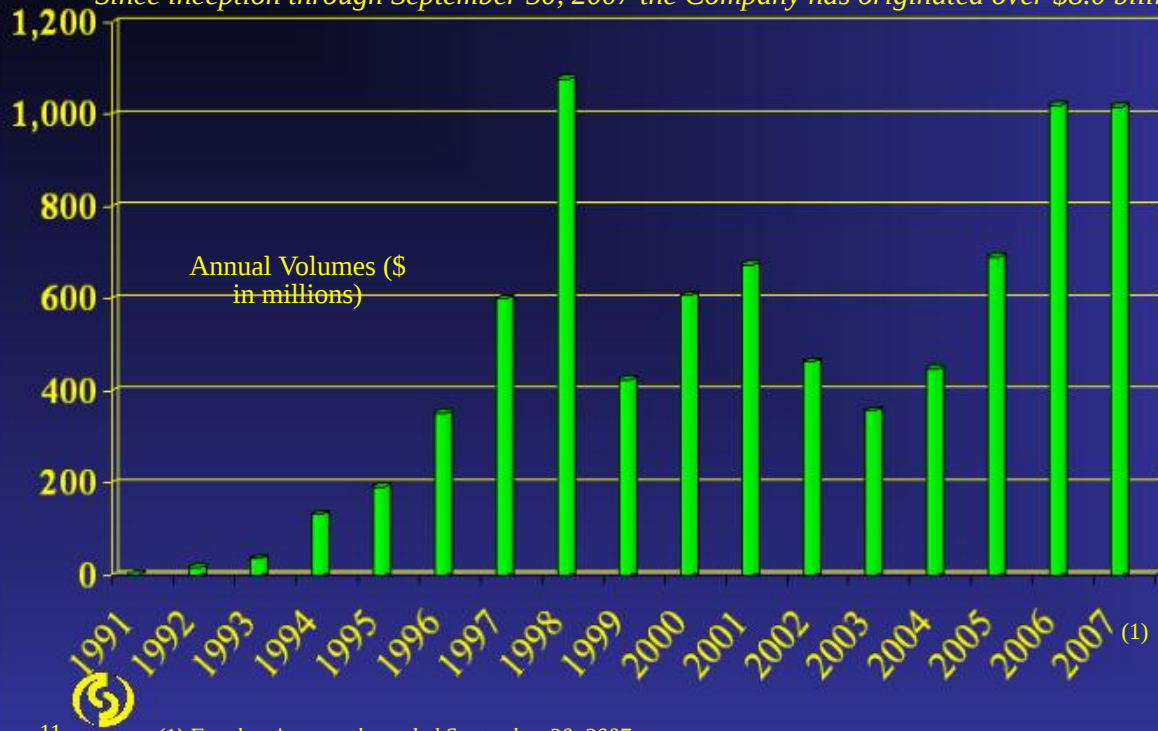
Servicing

- ü Geographically dispersed servicing centers enhance coverage and staffing flexibility and drive portfolio performance
- ü Early contact on past due accounts; commencing as early as first day after due date
- ü Early stage workload supplemented by automated intelligent predictive dialer
- ü Workloads allocated based on specialization and behavioral scorecards, which enhances efficiencies



Historical Origination Volume

Since inception through September 30, 2007 the Company has originated over \$8.0 billion



Strategies for Future Growth

ü

Increase dealer penetration and expand dealer network

§

Expansion of marketing rep network

§

Continue high level of dealer contact with improved service levels

§

Expansion of risk-based pricing model

§

Expansion of the independent dealer program

§

Retention of existing customers

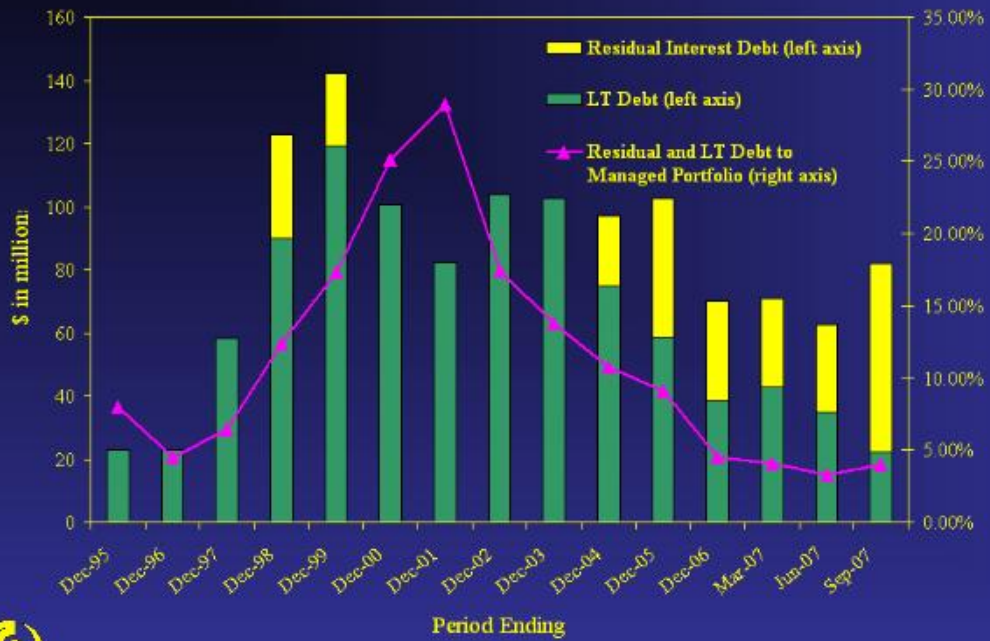


Portfolio Financing

- ü Two senior warehouse facilities aggregating \$400 million
- ü \$25 million subordinated warehouse facility allows advance rates up to 93% across both senior lines
- ü Quarterly “AAA” rated asset-backed securities provide long-term matched funding - \$6.0 billion in 47 deals since 1994
- ü Use of multiple bond insurers enhances liquidity and structural flexibility
- ü Sale of subordinated tranches increases liquidity
- ü \$120 million residual credit facility reduces cost of capital (closed July 2007)

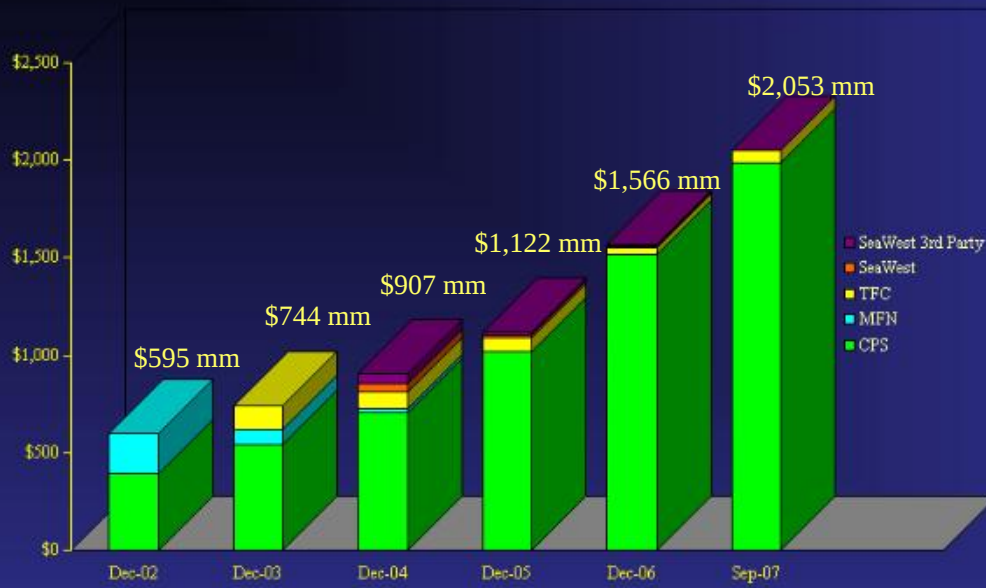


Historical Corporate Debt



Total Managed Portfolio

Composition by Source (\$ in millions)



15

Primary Driver of Growth is CPS "Organic" Contract Purchases with over 99% now On Balance Sheet

Delinquencies and Repo Inventory (1)

Three
quarter rolling averages

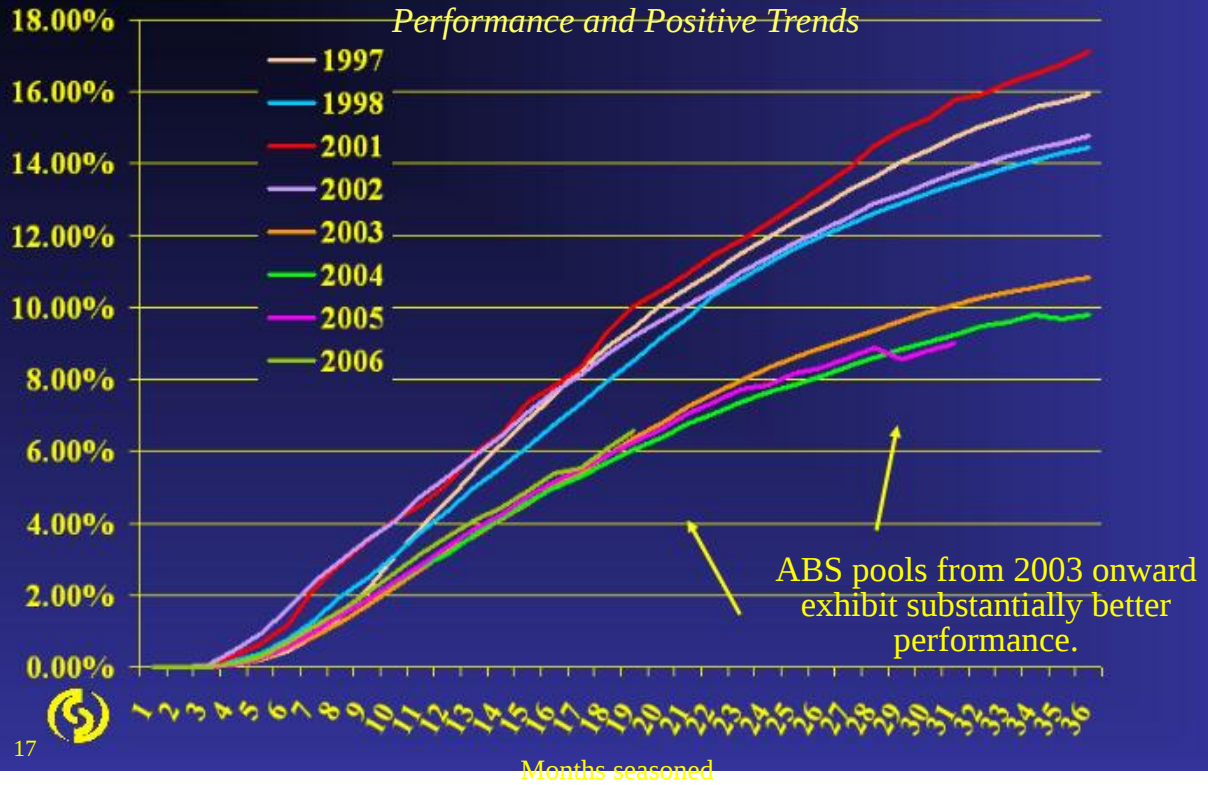


Static Pool Performance

Average ABS Pool Cumulative Net Losses as of September 30, 2007

Consistent

Performance and Positive Trends



Auction Values

Liquidation Values for Repo Sales Have
Increased from 2003 ⁽¹⁾



(1) Net liquidation proceeds as a percentage of the net balance at the time of sale of the vehicle.

Summary Balance Sheets

(\$ in millions)

September 30, 2007

December 31, 2006

December 31, 2005

Assets

Cash	\$ 16.9	\$ 14.2	\$ 17.8
Restricted Cash	258.1	193.0	157.7
Finance receivables, net of allowance	1,897.4	1,401.4	913.6
Residual interest in securitizations	1.6	13.8	25.2
Deferred tax assets, net	55.9	54.7	7.5
Other Assets	63.7	51.5	33.4
	<u>\$ 2,293.6</u>	<u>\$ 1,728.6</u>	<u>\$ 1,155.1</u>

Liabilities

Accounts payable and other liabilities	\$23.0	\$ 20.9	\$ 19.8
Warehouse lines of credit	79.2	73.0	35.4
Income taxes payable	12.8	10.3	---
Residual interest financing	60.0	31.4	43.7
Securitization trust debt	1,984.0	1,443.0	924.0
Other debt	22.1	38.6	58.7
	<u>2,181.1</u>	<u>1,617.1</u>	<u>1,081.6</u>
Shareholders' equity	<u>112.5</u>	<u>111.5</u>	<u>73.6</u>
	<u>\$ 2,293.6</u>	<u>\$ 1,728.6</u>	<u>\$ 1,155.1</u>



Summary Statements of Operations

(\$ in millions)	Nine Months Ended		Years Ended	
	September 30, 2007	September 30, 2006	December 31, 2006	December 31, 2005
<u>Revenues</u>				
Interest income	\$ 267.4	\$ 188.2	\$ 263.6	\$ 171.8
Servicing fees	0.7	2.4	2.9	6.6
Other income	17.0	8.3	12.4	15.2
	285.0	199.0	278.9	193.7
<u>Expenses</u>				
Employee costs	33.7	28.3	38.5	40.4
General and administrative	35.3	31.2	42.0	39.3
Interest	99.6	65.4	93.1	51.7
Provision for credit losses	98.5	65.3	92.1	59.0
	267.1	190.3	265.7	190.3
Pretax income (loss)	18.0	8.7	13.2	3.4
Income tax expense (gain)	7.6	---	(26.4)	---
Net income (loss)	\$ 10.4	\$ 8.7	\$ 39.6	\$ 3.4
EPS (fully diluted)	\$ 0.45	\$ 0.36	\$ 1.66	\$ 0.14
EPS (fully diluted) without tax gain	\$ 0.45	\$ 0.36	\$ 0.55	\$ 0.14



Selected Financial Data

(\$ in millions)

	Nine Months Ended			Years Ended	
	September 30, 2007	September 30, 2006	December 31, 2006	December 31, 2005	December 31, 2004
Auto contract purchases	\$1,016.5	\$777.7	\$1,019.0	\$691.3	\$447.2
Total managed portfolio	\$2,053.1	\$1,480.7	\$1,565.9	\$1,121.7	\$906.9
Risk-adjusted margin (1)	\$69.3	\$57.5	\$78.4	\$61.2	\$41.1
Core operating expenses (2)					
\$ amount	\$69.0	\$59.6	\$80.5	\$79.7	\$72.1
% of average managed portfolio	5.0%	6.0%	5.8%	8.0%	8.4%
Return on managed assets (3)	1.30%	0.88%	0.96%	0.34%	NMF
Total delinquencies and repo inventory (30+ days)					
(% of total owned portfolio)	6.1%	5.0%	5.5%	5.0%	5.6%
Annualized net charge-offs					
(% of average owned portfolio)	5.0%	4.0%	4.5%	5.3%	7.8%

21



(1)

(2)

(3)

Interest income less interest expense and provision for credit losses.

Total expenses less provision for credit losses less interest expense and impairment loss on residual asset.

Net income divided by average managed portfolio.

Investment Merits

- ü CPS has weathered industry turbulence to remain one of the few independent public auto finance companies
- ü Attractive industry fundamentals
- ü Disciplined approach to credit quality and servicing
- ü Demonstrated growth in new contract acquisitions, total managed portfolio, and pre-tax income
- ü Recurring revenue model and sound quality of earnings
- ü Operating leverage through economies of scale
- ü Opportunistic, successful acquisitions
- ü Stable senior management team with significant equity ownership - senior management, including vice presidents, average 12 years of service with the Company



Consumer Portfolio Services, Inc.

Nasdaq: CPSS



