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CONSUMER PORTFOLIO SERVICES INC

Form 424B2

February 07, 2007

This filing is made pursuant to Rule 424(b) (2) under the Securities Act of 1933 in connection with Registration No. 333-121913.

CPS
CURRENT INTEREST RATES

This is a supplement to the Prospectus dated April 27, 2006

CURRENT INTEREST RATES FOR RENEWABLE UNSECURED SUBORDINATED NOTES OFFERED BY CONSUMER PORTFOLIO SERVICES, INC.

INTEREST RATES EFFECTIVE FEBRUARY 11, 2007 THROUGH MARCH 31, 2007

| PORTFOLIO AMOUNT (1) | \$1,000 - \$4,999 | | \$5,000 - \$9,999 | | \$10,000 - \$14,999 | |
|----------------------|-------------------|----------------|-------------------|----------------|---------------------|----------------|
| NOTE TERM | Interest Rate % | Annual Yield % | Interest Rate % | Annual Yield % | Interest Rate % | Annual Yield % |
| 3 MONTH (2) | 6.25 | 6.45 | 6.25 | 6.45 | 6.25 | 6.45 |
| 6 MONTH (2) | 7.10 | 7.36 | 7.10 | 7.36 | 7.10 | 7.36 |
| 1 YEAR (3) | 8.85 | 9.25 | 8.85 | 9.25 | 8.85 | 9.25 |
| 2 YEAR (3) | 10.00 | 10.52 | 10.45 | 11.01 | 10.80 | 11.40 |
| 3 YEAR (3) | 10.45 | 11.01 | 11.00 | 11.63 | 11.45 | 12.13 |
| 4 YEAR (3) | 10.90 | 11.51 | 11.55 | 12.24 | 12.00 | 12.75 |
| 5 YEAR (3) | 11.30 | 11.96 | 12.10 | 12.86 | 12.55 | 13.37 |
| 10 YEAR (3) | 11.70 | 12.41 | 11.70 | 12.41 | 11.70 | 12.41 |

| PORTFOLIO AMOUNT (1) | \$25,000 - \$49,999 | | \$50,000 - \$74,999 | | \$75,000 - \$99,999 | |
|----------------------|---------------------|----------------|---------------------|----------------|---------------------|----------------|
| NOTE TERM | Interest Rate % | Annual Yield % | Interest Rate % | Annual Yield % | Interest Rate % | Annual Yield % |
| 3 MONTH (2) | 6.60 | 6.82 | 6.95 | 7.20 | 7.30 | 7.57 |
| 6 MONTH (2) | 7.45 | 7.73 | 7.80 | 8.11 | 8.15 | 8.49 |
| 1 YEAR (3) | 9.20 | 9.64 | 9.55 | 10.02 | 9.90 | 10.41 |
| 2 YEAR (3) | 11.50 | 12.19 | 11.85 | 12.58 | 12.20 | 12.97 |

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|-------------|-------|-------|-------|-------|-------|-------|
| 3 YEAR (3) | 12.25 | 13.03 | 12.60 | 13.43 | 12.95 | 13.82 |
| 4 YEAR (3) | 12.80 | 13.65 | 13.15 | 14.05 | 13.50 | 14.45 |
| 5 YEAR (3) | 13.45 | 14.39 | 13.80 | 14.79 | 14.15 | 15.20 |
| 10 YEAR (3) | 12.05 | 12.80 | 12.40 | 13.20 | 12.75 | 13.60 |

- 1) We determine the applicable portfolio amount at the time you purchase or renew the principal amount of all notes issued by Consumer Portfolio Services, Inc. t by you and your immediate family members. Immediate family members include pare siblings, grandparents and grandchildren. Members of a sibling's family are als family members if the holder's sibling is also a noteholder.
- 2) The annual yield calculation assumes that:
 - a. the term of the note is renewed sequentially for an entire year,
 - b. the interest earned during each term is included in the principal amou
 - c. the listed interest rate is the interest rate for each term,
 - d. and the accrued interest is paid annually. More frequent interest paym annual yield.
- 3) The annual yield calculation assumes that accrued interest is paid annually. Mo payments will reduce your annual yield.

The description in this prospectus supplement of the terms of these notes adds to the de general terms and provisions of the notes in the prospectus dated April 27, 2006. Invest description of the notes in this supplement if it is inconsistent with the description i

INTEREST RATES FOR NOTES PURCHASED OR RENEWED AFTER MARCH 31, 2007 ARE SUBJECT TO C