

PLEASE BRING THE FOLLOWING IF YOU ARE...

PURCHASING FROM A DEALER:

- Purchase Agreement and Front and Back copy of the title from the dealer. This may be texted to or emailed. A copy may also be brought in. Please discuss the preferred method with your loan officer.
- 2-months paycheck stubs or other approved verification of income/employment. If you or your co-signer is self-employed, please provide the **last TWO years of personal taxes**.
- Copy of Insurance Policy.

PURCHASING FROM AN INDIVIDUAL PARTY:

- Seller has **no** current financing and owns title, we need a copy of the title (front and back)
- If the seller has the vehicle financed, we need the following information:
 - Financial Institution, payoff address, and loan # of current lien holder
 - Copy of Registration
 - Written 10-day payoff statement (this is obtained by having the seller call their financial institution) that can be texted or emailed. Please discuss the preferred method with your loan officer.
 - Seller's email address
- 2-months paycheck stubs or other approved verification of income/employment. If you or your co-signer is self-employed, please provide the **last TWO years of personal taxes**.
- Copy of Insurance Policy.

REFINANCE OF OWN VEHICLE:

- Copy of registration. This provides us with the VIN# and also exact names on the title.
- Name of current lien holder, name(s) on loan account, payoff address and loan account #.
- Written 10-day payoff. This is the current balance of the loan including ten days of interest. This can be obtained by calling your financial institution. This can be texted or emailed. Please discuss the preferred method with your loan officer.
- 2-months paycheck stubs or other approved verification of income/employment. If you or your co-signer is self-employed, please provide the **last TWO years of personal taxes**.
- Copy of Insurance Policy.

CONSOLIDATION LOAN:

- Written 10-day payoff(s) from any creditor we are consolidating. These can be obtained by calling your creditors. If for any reason they cannot provide 10-day payoff(s), please ask for the balance due and a per diem, or interest per day. This can be texted or emailed.
- 2-months paycheck stubs or other approved verification of income/employment. If you or your co-signer is self-employed, please provide the **last TWO years of personal taxes**.

SIGNATURE LOAN/PERSONAL LOAN:

- 2-month paycheck stubs or other approved verification of income/employment. If you or your co-signer is self-employed, please provide the **last TWO years of personal taxes**.