

Vehicle Loan Application

We'll need the following to get started, but additional items may be requested during the application process:

- Current Class 1 Photo ID for each borrower
- Insurance policy declaration page
- Vehicle identification number (VIN) and exact mileage of the vehicle

Proof of income that fits your unique life:

- **Employment:** Two most recent paystubs. If including any commission, bonus, or overtime income in your total income calculations, also provide copies of final paystubs of the last two years
- **Retirement:** Current Award letter and last year's 1099 for Pension/Retirement income and/or Social Security Benefit Award Letter
- **Self-Employed:** Copies of last 2 years filed tax returns and signed Profit and Loss Statements for most recent year not filed
- **Rental Income:** Copies of last 2 years filed tax returns (including Schedule E)

For purchases from a dealership:

- Buyer's order/purchase agreement from the dealership, signed by all parties
- Additional items may be needed for independent or out-of-state dealerships

For purchases from a private party:

- Copy of the seller's registration
- Signed bill of sale (a template can be provided at a branch location for your convenience)
- If the vehicle is currently financed – 10-day payoff quote (including account number and payment mailing address)
- If the title is free & clear of any liens – copy of the title

For lease buyouts:

- Lease purchase agreement and odometer statement
- Vehicle registration

For refinances:

- 10-day payoff quote (including account number and payment mailing address)
- Vehicle registration

For clear titles:

- Title, free & clear of liens
- Vehicle registration