

AUTO LOAN APPLICATIONS

The following information is required during the loan process, but additional items may be requested:

- Copy of a current Class 1 Photo ID for each borrower – please be sure the copies are clearly legible. Copies can be made at a branch location for your convenience.
- Address, contact names, and phone numbers for employers of all borrowers
- Insurance policy declaration page
- Vehicle identification number (VIN)
- Exact mileage of the vehicle

PROOF OF INCOME: *Please note that some listed items may not be applicable for you*

- Copies of current & consecutive paystubs (two most recent) for all borrowers
- Current award letter and last year's 1099 for pension/retirement income
- Current social security awards letter
- Explanation and supporting documentation for any additional income
- Copies of last 2 years of tax returns, if you are self-employed or claiming rental income from a property
- If including any commission, bonus or overtime income in your total income calculations also provide copies of final paystubs of the last two years

FOR PURCHASES FROM A DEALERSHIP:

- Signed, preferably typed, buyer's order from dealership

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
- 10 day payoff quote (including account number and payment mailing address), if the vehicle is currently financed at a different financial institution
- Copy of the title, if the title is currently free & clear

FOR REFINANCES:

- 10 day payoff quote (Including Account Number and Payment Mailing Address), if the vehicle is currently financed at a different financial institution
- Vehicle registration

FOR FREE & CLEAR TITLES:

- Free & clear title
- Vehicle registration