



California Adventist Federal Credit Union

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## COLLATERAL LENDING REQUIREMENTS

### THE FOLLOWING DOCUMENTATION IS REQUIRED WITH LOAN APPLICATIONS LOAN APPLICATION IS AVAILABLE ON OUR WEBSITE [WWW.CAFCU.NET](http://WWW.CAFCU.NET)

#### **New/Used Units - Dealer Direct Purchase**

- Loan Application
- \$50 Non-refundable application fee (Cash or Cashier checks only; Internal account transfer excepted)
- 2 Most Current Paystubs (per applicant)
- Most Current Year Tax Returns
- Proof of Insurance \*subject to approval\*
- Dealer Purchase Contract \*subject to approval\*

#### **New/ Used Units - Lease Buy Out**

- Loan Application
- \$50 Non-refundable application fee (Cash or Cashier checks only; Internal account transfer excepted)
- 2 Most Current Paystubs (per applicant)
- Most Current Year Tax Returns
- Current Lender's Buy Out Quote
- Copy of Current Registration
- DMV Registration Calculator (CAFCU will assist)
- Proof of Insurance
- Pictures:
  - Full Vehicle Front Image, Full Vehicle Back Image, Full VIN# Image, Odometer Reading Image

#### **New/Used Units - Refinance**

- Loan Application
- \$50 Non-refundable application fee (Cash or Cashier checks only; Internal account transfer excepted)
- 2 Most Current Paystubs (per applicant)
- Most Current Year Tax Returns
- Current Lender's Most Current Bill
- Copy of Current Registration
- Proof of Insurance
- Pictures:
  - Full Vehicle Front Image, Full Vehicle Back Image, Full VIN# Image, Odometer Reading Image

#### **New/Used Units - Private Party Purchase**

- Loan Application
- \$50 Non-refundable application fee (Cash or Cashier checks only; Internal account transfer excepted)
- 2 Most Current Paystubs (per applicant)
- Most Current Year Tax Returns
- Copy of Current Registration
- Copy of Current Owner Identification (ex: Drivers License)
- Proof of Insurance \*subject to approval\*
- Pictures:
  - Full Vehicle Front Image, Full Vehicle Back Image, Full VIN# Image, Odometer Reading Image