

Required Document Checklist

- o **Original Installment Sale Contract** — Original signatures from all buyers and signed by the dealer where properly indicated on the contract. First payment must be within 30-45 days. **No due date past the 25th of the month.** Contract must be endorsed by All One Credit Union.
- o **Original Credit Application** — Completed application with original signatures of all borrowers.
- o **Title Application/Guarantee of Lien Letter** — Must list All One Credit Union as the lien holder and be signed by the customer. Our address for lien holder is 20 Adams Street, All One Credit Union, MA 01453. **MA lien holder code: C20509**
- o **Agreement to Provide Insurance or Insurance Binder** — Must include the agent's name/address/phone#, insurance company name, policy #, effective date, with max \$500 deductibles for Comp and Collision. Borrower(s) must sign ATPI. Binder must list All One Credit Union as lien holder.
- o **Copy of Purchase and Sales Agreement** — Signed and initialed by all parties.
- o **Odometer Disclosure Statement** — Only necessary when mileage is not reflected on the application for title.
- o **Service Agreement/Gap Policy/Credit Life & Disability Certificates** — Must match contract, must be signed by all borrower(s), and must show AOCU as lien holder.
- o **In Accordance with the USA Patriot Act** — Must include a valid, unexpired MA driver's license. License must be legible. AOCU may request additional form(s) of identification including but not limited to: valid state ID (MA only), current Military ID card, valid US passport, valid FID card.
- o **Application Authorization/Acknowledgement of Joint Credit** — If applicable.
- o **Proof of Income** — Only when stipulated by the Loan Officer. Must be either computerized paystub (less than 30 days old), three (3) months of consecutive bank statements, or previous year's tax return. Any other form of proof of income must be approved by an All One Credit Union Loan Officer or funding personnel prior to funding.
- o **References** — Only when stipulated by the decisioning Loan Officer.
- o **Invoice** — Must accompany any new car that is financed.
- o **Employment Verification** — It is expected that all jobs and incomes will verify as stated on the application at the time of funding.
- o **Savings Account Membership Information Form** — Completed Savings Account Membership form with original signatures of all borrowers. A \$25 minimum deposit is required for all new AOCU members (borrowers).
- o **Risk Based Pricing Disclosure Notice** — If applicable.

Please submit all required documents with your contracts to assist us in meeting our goal of providing you with fast and efficient funding.

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