



HERITAGE

Financial Credit Union

Dealer Checklist

- _____ 1. **Membership Application signed by all borrowers**
 - “Eligibility for Membership” field must be complete (applicants must Live, Work, Worship, Volunteer, or Attend School in Orange, Ulster, Dutchess, Sullivan, Rockland, Sussex, or Pike County)
 - All Primary Applicant Information & Joint Applicant Information fields must be complete
 - Loan Payment Election (Electronic autopay or coupon)
 - If applicable, discounted rate and recalculated payment will be applied post-funding upon receipt of electronic payment info. Retail Instalment Contract should always indicate the approved note rate and payment.

- _____ 2. **Driver License(s) for all borrowers**
 - ID must be current (expired ID is not valid)
 - Verification of Residency is required if current residential address is not listed on ID
 - Copy of Green Card is required for resident aliens

- _____ 3. **Retail Instalment Contract signed by all borrowers**
 - Dealership representative shall complete both “Seller’s Signature” and “Assignment” sections

- _____ 4. **GAP Notice & Waiver signed by all borrowers**
 - Charge to the Borrower: \$459
 - GAP provider: Allied Solutions

- _____ 5. **DealerTrack or RouteOne Credit Application signed by all borrowers**

- _____ 6. **NADA Retail Bookout Sheet or MSRP Invoice**

- _____ 7. **Purchase Order / Bill of Sale**

- _____ 8. **MV-82 (Vehicle Registration/Title Application)**
 - Lien Filing Code: 33937 / Lienholder: Heritage Financial Credit Union, 25 Rykowski Lane, Middletown, NY 10941
 - If MV-82 is being titled under business name, we will need a copy of the MV50 (NY Titling Form)
(The name on the MV-50 title form must be the Applicants name, not business)

- _____ 9. **Insurance Binder**
 - Lienholder: Heritage Financial Credit Union, PO Box 924396, Fort Worth, TX 76124
 - Deductibles for Comprehensive & Collision coverage may not exceed \$1,000 each

- _____ 10. **Extended Warranty or Service Contract(s) signed by all borrowers (If applicable)**
 - Lienholder: Heritage Financial Credit Union, 25 Rykowski Lane, Middletown, NY 10941

- _____ 11. **Proof of Income (Required only if stipulated)**
 - POI may be emailed to yourcar@contacthf.com for income verification prior to submitting a loan file for funding

- _____ 12. **Other Items as Stipulated by HFCU**

Please mail all completed loan packets to:
Heritage Financial Credit Union
ATTN: Indirect Lending
25 Rykowski Lane
Middletown, NY 10941