



# HERITAGE

Financial Credit Union

## Dealer Checklist

- \_\_\_\_\_ 1. **Membership Application signed by all borrowers**
  - “Eligibility for Membership” field in upper right corner must be completed (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, including at least 2 phone numbers (home/work/cell) for each borrower
  - Required \$0.01 member share initial deposit will be deducted from loan proceeds
  
- \_\_\_\_\_ 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: \$375.00
  - GAP provider: Allied Solutions
  
- \_\_\_\_\_ 5. **Electronic Payment Form signed by all borrowers**
  - If applicable, discounted rate & recalculated payment will be applied post-funding upon receipt of electronic payment information. Retail Instalment Contracts should always indicate the approved note rate and payment.
  
- \_\_\_\_\_ 6. **DealerTrack or RouteOne Credit Application signed by all borrowers**
  
- \_\_\_\_\_ 7. **NADA Retail Bookout Sheet or MSRP Invoice**
  
- \_\_\_\_\_ 8. **Purchase Order / Bill of Sale**
  
- \_\_\_\_\_ 9. **MV-82** (Vehicle Registration/Title Application)
  - Lien Filing Code: 33937 / Lienholder: Heritage Financial Credit Union, 25 Rykowski Lane, Middletown, NY 10941
  - Security agreement & non-borrower ID are required to title to a non-borrower (requires underwriting approval)
  
- \_\_\_\_\_ 10. **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
  
- \_\_\_\_\_ 11. **Extended Warranty or Service Contract(s) signed by all borrowers** *(If applicable)*
  - Lienholder: Heritage Financial Credit Union, 25 Rykowski Lane, Middletown, NY 10941
  
- \_\_\_\_\_ 12. **Proof of Income** *(Required only if stipulated)*
  - POI may be emailed to [YourCar@contacthf.com](mailto:YourCar@contacthf.com) for income verification prior to submitting a deal for funding
  
- \_\_\_\_\_ 13. **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**