

BUFFALO METROPOLITAN FEDERAL CREDIT UNION

VEHICLE LOAN CHECKLIST



Private Sale / Private Dealer:

- Bill of Sale**– Must include buyers Name(s), Total Amount Due, Vehicle Make, Model, Trim, Mileage, Down Payment Information & indicate whether the vehicle is New or Used.
- Copy of front and back of the Title** -If the vehicle has a lien, the seller must provide a lien release or a 10-day payoff from the financial institution that holds the lien.
- Diagnostic Report**- A diagnostic can be done by most dealerships, auto parts stores (Auto Zone & Pep Boys typically do not charge) & repair shops that are able to print the results. A diagnostic check is a scan performed on your vehicle to look for any major existing issues & only takes a few minutes to complete. (Used Autos only)
- Proof of Income** must be submitted for any income you wish for us to consider:
 - **Employed:** Two (2) most recent pay stubs from your current employer
 - **Social Security or retirement income:** bank or benefits statement if you do not have full direct deposit to BMFCU
 - **Self-employed:** copies of Two (2) most recent years' tax returns showing adjusted gross income
- \$20.00 Loan Processing Fee**
- Copy of NYS ID:** Required for all applicants
- Insurance Binder**- Must list **Comprehensive & Collision** deductibles & Buffalo Metropolitan Federal Credit Union as **lienholder**. (Address Listed Below)



Scan and select [Application Status](#) to check your application progress, upload documents, or send a message to our loan team.

Select [New Member Account](#) to open your account and become a member today!

Address: 62 S Elmwood Ave., Buffalo N.Y. 14202

Phone: 716-847-6960

Fax: 716-847-6996