

# AUTOMOBILE LOAN

## Documentation Checklist

Please provide the following documentation to help us streamline your application.

### Every Application

- Description of vehicle including year, make, model, trim, and mileage
- Insurance information (policy declaration page or agent information)

### Income

- Employed:
  - Most recent pay stubs reflecting YTD income
  - All W-2s for most recent year
- Self-employed:
  - Two most recent years personal and business tax returns with all schedules
  - Interim financial statements if tax returns are over one year old
- Retirement income:
  - Awards letter (preferred) OR
  - Two months bank statements reflecting direct deposit
  - If drawing from retirement accounts, most recent statement showing account value

### Dealer Purchase

- Dealer Purchase Agreement

### Private Party Purchase

- Copy of vehicle title with no existing liens
- Bill of Sale (must include purchase price and down payment)
- Note: Seller must be present at closing to enter mileage and sign original title

### Lease Buyout

- Lease Payoff Statement

### Refinancing

- Confirmation of Ownership document (preferred) OR current vehicle registration
- Signed Authorization to Provide Payoff document
- Most recent statement for any debts being paid off



Additional documentation may be requested at the discretion of the underwriter.  
This is not an offer of credit or commitment to lend. Loans are subject to credit approval.  
Member FDIC. Equal Housing Lender.



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