



Required Document Checklist

- 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. Contract must be endorsed by Leominster Credit Union.
- Original Credit Application** — Completed application with original signatures of all borrowers.
- Title Application/Guarantee Of Lien Letter** — Must list Leominster Credit Union as the lienholder and be signed by the customer. Our address for lienholder is 20 Adams Street, Leominster, MA 01453
- Agreement To Provide Insurance** — Must include the insurance company name, telephone and agent's name as well as customer and dealer signature. Must reflect Leominster Credit Union as lienholder.
- Odometer Disclosure Statement** — Only necessary when mileage is not reflected on the application for title. Required for all vehicles.
- Service Agreement/Gap Policy/Credit Life & Disability Certificates** — Must match contract and must be signed by the customer.
- In Accordance with the USA Patriot Act** — Must include a valid driver's license. License must be legible. Must also include at least one legible copy of the following: Military Identification, Passport, Employee Identification Card, Social Security Card, National or Local Credit Card, or Voter Registration Card.
- Cosigner Agreement** — Only when necessary.
- Proof of Income** — Only when stipulated by the Loan Officer. Must be either computerized paystub, three (3) months of consecutive bank statements, or previous year's tax return. Any other form of proof of income must be approved by a Leominster Credit Union Loan Officer prior to funding.
- References** — Only when stipulated by the decisioning Officer.
- Invoice** — Must accompany any new car that is financed.
- Employment Verification** — It is expected that all jobs and incomes will verify as stated on the application at the time of funding.
- Savings Account Set-Up**

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