Palisades Funding Corp.

Loan Requirements Checklist

o Photocopy of Driver's License for borrower and co-borrower (if applicable)
   a. Address on license's must match current home address for borrower and co-borrower
   b. NO Learners Permits

o Signed and completed retail installment contract

o Signed Amendment to the Retail Installment Contract-Arbitration notice (3 pages)

o Signed Rider to Automobile Retail Installment Contract

o Signed Co-maker notice (if applicable)

o Signed and Completed Agreement to provide insurance
   a. Full coverage insurance – Photo inspection prior to Funding
   b. Insurance must be at address on license and phone bill for borrower or co-borrower
      i. NO exceptions to get cheaper rate
   c. Borrower and/or co-borrower must be listed as a driver on the insurance policy
   d. Policy address must be where the borrower or co-borrower live or work
      i. Address must also be where the vehicle is garaged
         1. NO exceptions

o Palisades credit application must be signed and filled out completely by borrower and co-borrower (if applicable)
   a. All information must be verifiable
   b. 5 references are required for borrower and co-borrower

o Copy of phone bill showing current address in Borrowers and/or Co-Borrowers name (if applicable)

o Copy of utility bill showing current address or other piece of mail showing current address in Borrowers and/or Co-Borrowers name (if applicable)

o Proof of income current paystub / tax returns or complete bank statement if paystub not possible for Borrower and/or Co-Borrower (if applicable)

o Credit Report for Borrower and Co-borrower (if applicable)

o All loans must have a tracker installed prior to delivery
   a. Loan funding package must have a completed tracking form included

o First payment must be submitted with the funding package

✓ All approvals subject to loan funding requirements being fulfilled
✓ Hold delivery until verified
✓ Tracker must be installed
✓ Proof of Down Payment required