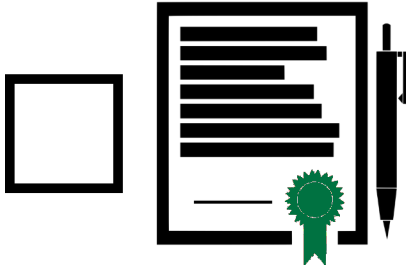


Auto Loan Lease Buyout Checklist



Submit Application:

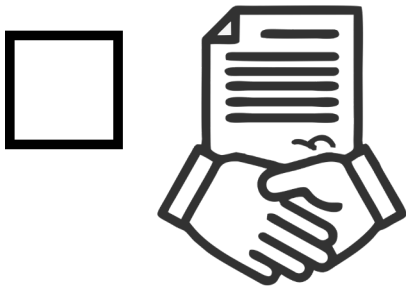
Apply online at www.amherstcu.com or submit a paper application in office.



Provide Proof of Income:

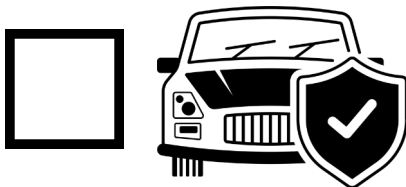
Acceptable "proof of income" includes; One month of Paystubs, Employment contract detailing compensation, Pension/Social Security deposits, Tenant lease agreements, or your W2 from the previous year if applying before 7/1

If self employed: Must be able to prove income for yourself rather than the business.
Preferred form: Schedule C (Form 1040)



Provide Lease Buyout Documents:

Contact your lease company and request your "Lease Buyout Documents." Complete any fields that require additional information and submit them to your loan officer via email or fax. Make sure to bring all original documents with you when you come in to sign for the loan.



Insurance Binder/Verification of Coverage:

The final step is to update your insurance policy to reflect the vehicle you will be purchasing, with Amherst Federal Credit Union listed as a lienholder on your insurance binder (ID cards are not acceptable).. Your insurance rep will know what this means. Have them email or fax the binder to your loan officer.