



What is needed in order to quickly close your loan?

Income Verification

- Most recent paystub
- If retired, award letter or 2 months bank statements showing direct deposits
- If self-employed, last two years tax returns with full schedules

Auto loan purchasing from a Dealership:

- Dealer Purchase Order
- Copy of the insurance declarations page showing FreeStar Financial as lien holder, maximum deductible is \$1,000.00 for comprehensive and collision coverage.
- Insurance Loss Payee Information:

FreeStar Financial Credit Union
P.O. Box 924597
Fort Worth, TX 76124

Auto loan purchasing from an individual (Private Party Purchase):

- Copy of the title and bring original with you to closing
- Options and current actual mileage of the vehicle
- Name, address, phone number of the seller
- 10 Day Payoff letter from the seller's financial institution if vehicle has a current lien on it, or copy of Release of Lien/Termination Statement. A current lien may lead to a waiting period before vehicle can be titled in new owner's name.
- Need to know how taxes to state of Michigan will be paid (6.0% of purchase price)
- Copy of the insurance declarations page showing FreeStar Financial as lien holder, maximum deductible is \$1,000.00 for comprehensive and collision.

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