

FUNDING DOCUMENT CHECKLIST

All approved deals submitted for funding must include the documents listed below. Additional documents and stipulations may be required. Please refer to the UACC Guidelines for more information.

- Copy of United Auto Credit Approval notice
- Credit Application – with original buyer (and co-buyer, if applicable) signature(s)
- Simple Interest Retail Installment Contract – current Reynolds & Reynolds, Law or Banker’s Systems forms only – with original buyer (and co-buyer, if applicable) signature(s)
 - Signed by dealer, assignment section completed by Authorized Party, and no blanks
- Signed copy of Bill of Sale or Buyer’s Order – matching the contract
- Signed copy of Title Application or Certificate of Title for the state the customer resides
 - Texas Only:** State Inspection Slip
 - Missouri Only:** Acknowledgement of Certificate of Title or 60 Day Guarantee of Title
 - Must have 100k bond
- Signed copy of Odometer Disclosure Statement
- Used Car Book Sheet (dated the same month as the approval) or Factory Invoice

Note: Premium Wheels and Sound are not allowed
- Signed and completed copy of Agreement to Provide Insurance with agent’s information and policy number
- Proof of Insurance
 - Insurance binder or declarations page with UACC listed as lienholder
- Copy of valid driver’s license or government issued ID for all buyers named on the contract
- Proof of Income
 - W2 paystub with YTD earnings required unless otherwise noted on approval/condition
- 5 complete references including name, residential address, and phone number
 - References cannot live with applicant or another reference
- Additional documentation may be required
 - Proof of Residence
 - GAP Waiver ¹
 - 3rd party GAP waiver products must be from a vendor approved by UACC
 - VSC (Warranty) Form
 - 3rd party service contract products must be from a vendor approved by UACC
 - GPS Disclosure Form completely signed – must be installed prior to funding
 - New York Only:** GAP Liability Notice
 - California Only:**
 - Contract Cancellation Option Agreement
 - Pre-Contract Optional Products Disclosure
- Signed copy of Third Party Payment Processing Fee Addendum

Documentation Submission

Fax the entire funding package to (888) 853-3439.

Funding Packages (FedEx Only)

United Auto Credit
4054 Willow Lake Blvd Suite 2073
Memphis, TN 38153

Lienholder Address (Titles)

United Auto Credit
PO Box 2108
Lexington, SC 29071

Lienholder Address (Insurance)

United Auto Credit
PO Box 164129
Ft Worth, TX 76161

¹ Not available in the following states: Alaska, Massachusetts, New York, North Dakota, Washington, D.C., Colorado, Kansas, and Louisiana.