



Document Checklist

This is a general list of the required documents for your auto loan approval. Additional documentation may be requested from the underwriters when your loan and information are reviewed.

Borrower Identification

Copy of Valid US Drivers License. A copy of your driver's license with your birth date will be required to meet customer identification regulations for the USA Patriot & FACT Act.

If Non-resident; Copy (front & back) of Certificate of Resident Alien Status (Green Card) & I-94.

Income/Asset Information

Most recent pay stub(s) covering at least the latest 30 day period with year to date earnings and pay period, for both borrower and co-borrower.

Proof of Residence: Checking Account Statement, Utility Bill, Lease, or other mail with typed address.

Landlord or leasing contact information for the past 5 years. *(For home owner's copy of Mortgage Statement)*

Copy of phone bill showing name, address and phone number is matching information on credit application.

Copy of Insurance Policy (Vehicle needs to carry full coverage Insurance in order to drive the vehicle off of the lot)

Self-employed & Contract borrowers, borrowers with 25% or more ownership in a business and borrowers with commission income will need the most recent years Personal and Business Tax Returns. These need to be signed, exact duplicates of the complete tax returns you filed with the IRS.

If you receive a pension and/or social security, we will need your Pension Letter and/or Social Security Awards Letter or your most recent year's tax returns.

Other Information

Two forms of Identification are required. *(Buss Pass, Library Card, anything with your name and picture on it)*

Fully completed and signed Credit Application with complete Reference information

Lot Ready, Inc. is eager to make your loan process as simple and quick as possible. I need your help by gathering and faxing the above items to me as soon as possible.

Please fax to: **303-835-4614** or E-Mail to **Sam@LotReady.com** with this document as your cover sheet. Should you have any question dont hesitate to call us at **303-289-2892**.

Thank you and I look forward to doing business with you.



CREDIT APPLICATION

APPLICANT INFORMATION (PRIMARY BORROWER)

Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
Owned Rented (Please circle)	Monthly payment or rent:	How long?

EMPLOYMENT INFORMATION (PRIMARY BORROWER)

Current employer:		
Employer address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:
Supervisor:		
Previous employer:		
Address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:

CO-APPLICANT INFORMATION, IF FOR A JOINT ACCOUNT

Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
Own Rent (Please circle)	Monthly payment or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
Owned Rented (Please circle)	Monthly Payment: \$	How long?

EMPLOYMENT INFORMATION (CO-APPLICANT)

Current employer:		
Employer address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:
Supervisor:		
Previous employer:		
Address:		
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:



CREDIT APPLICATION

OTHER INFORMATION

Have you ever files Bankruptcy?	If so when:
Have you ever had a car repossessed?	If so when:
How long have you been a residence of Colorado?	

I understand that you and your agents will rely upon the above information to extend to me a Retail Installment Agreement (Chattel Mortgage) for the purchase of a motor vehicle, and that all written representations made by me herein are true and correct as stated. I further agree to have my credit investigated for this application and herby give full authorization for investigation or release of information of my credit. I further agree that any individual, business or agency may rely upon the signature on this application as their full authorization to release any and all information requested by the holder of this application or retail installment Agreement (Chattel Mortgage) I understand that you will retain this application whether or not financing is approved.

Everything I have written here is true.

Signature of applicant	Date
Signature of co-applicant, if for joint account	Date

Personal References

No more than one reference per phone number (Except Parents)

Do not use your boss or any co-workers as references!

Please complete all information, your loan will not fund with out complete addresses & Phone Numbers!

(Please Be Complete – References will be verified)

Name	Relation	Address	Phone

Name	Relation	Address	Phone

Someone who can reach you in case of an emergency (Not Listed above)

Name	Relation	Address	Phone

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