

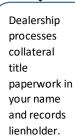
Title and Lien Recording Instructions

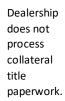
Autos, Motorcycles, Recreational Vehicles, Boats, ATV, UTV, Jet Skis

DEALERSHIP Purchase or Lease Buyout

PRIVATE SELLER Purchase*

REFINANCE from Another Financial Institution





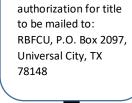
Lease Buyout information is received from leasing company.





Member Action

Clear Title: You and the seller(s) will take the title(s) to the DMV or other state/local office to update owner(s) name(s) and record RBFCU as lienholder.



RBFCU mails pay-off

check and



Member Action

You take title(s) to the DMV or other state/local office to update owner(s) name and record lienholder.

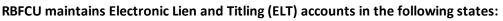
Dealership or leasing company processes collateral title paperwork in your name and records lienholder.



Member Action

You will submit to RBFCU the proof of title changes and lienholder recording to receive cashier's check as payment for seller.

RBFCU submits title paperwork in your name and records lienholder.



AZ 741185010 GA 101011254272 MA C42575 NE 57062297 **SD** 741185010 CA GRZ IA 74118501000 **MD** 10579 **NV** RA0002 **TX** 74118501000 **CO** E741185010 ID 741185010 MI LH018108 PA 74118501001 VA RBF02 **FL** 0201864298 **LA** EWRD **NC** 11561490 SC 741185010 WI 00041222 All other states, please use: RBFCU, P.O. Box 149, Wilmington, OH 45177



Completed Title Process

*Private Seller Purchase: A private seller transaction means a person other than a licensed dealer who sells or offers a vehicle for sale. If you purchased from a private seller, it is your responsibility to register the collateral in your name and record RBFCU as first lienholder. As part of the loan agreement, you must provide the Certificate of Title or other proof of collateral ownership reflecting at least one borrower's name and RBFCU as first lienholder within 120 calendar days from the date of loan finalization. If the lien-recorded title is not received within 120 calendar days, RBFCU may increase the loan's rate by 10% with a maximum rate not to exceed 18%, which will change your final payment amount. For example, if your loan rate is 3%, your rate will increase to 13%. If the lien-recorded title change will not be completed until after 120 calendar days of loan finalization, contact must be made to RBFCU. Check your state's requirements to complete the title transfer and lien recording. Lien-recorded titles should be forwarded to RBFCU, P.O. Box 149, Wilmington, OH, 45177.