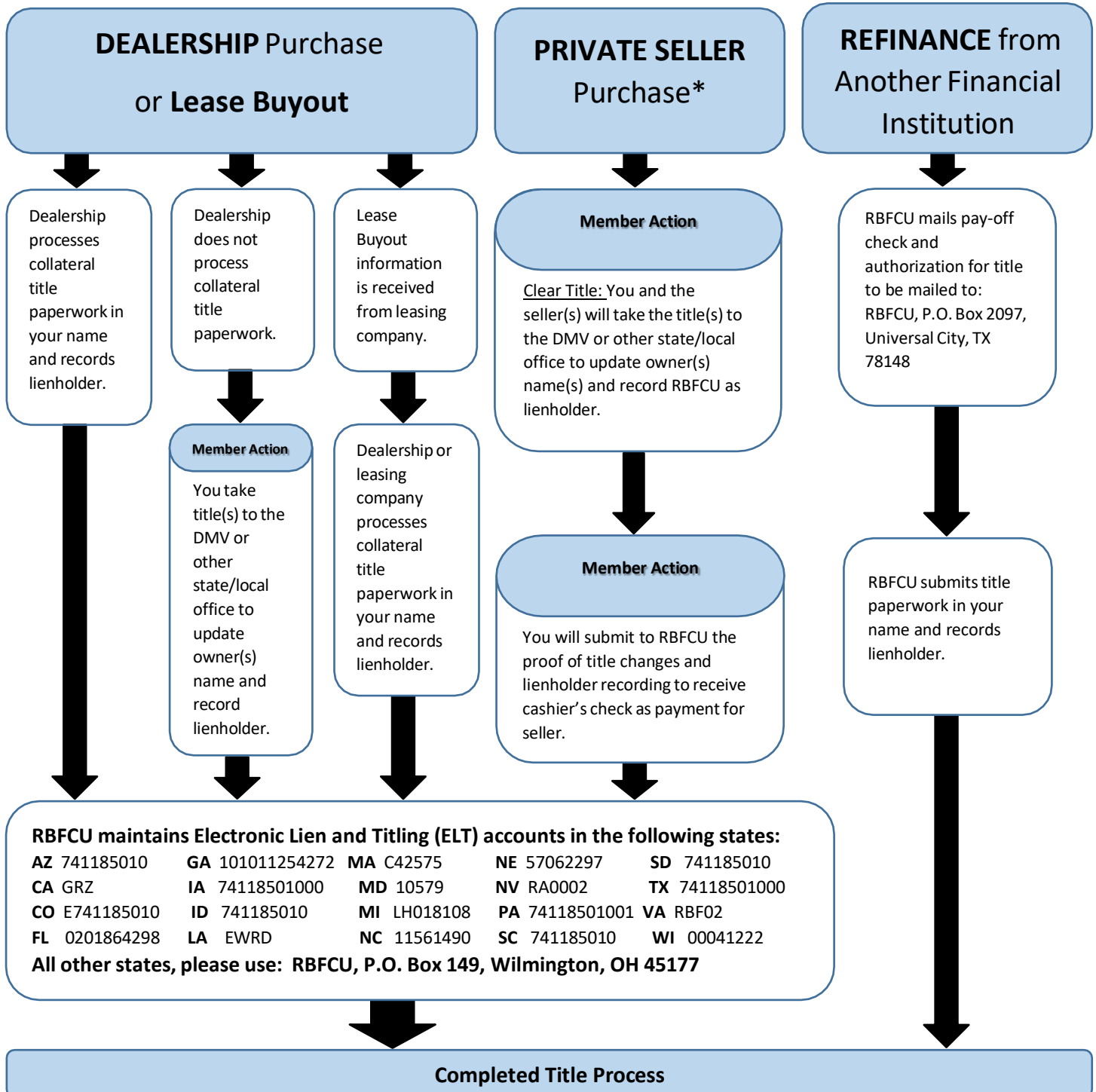




## Title and Lien Recording Instructions

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



**\*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.