



# Vehicle Buyer's Check Instructions

This instructional guide serves as a general resource for how to use a Vehicle Buyer's Check and transfer a vehicle title. A Vehicle Buyer's Check **cannot** be used for refinancing a vehicle, or for purchasing a vehicle that has been deemed as salvaged or reconditioned, from a non-franchised dealership, or from a private-party. The check **can** be used for buying a vehicle from a franchised dealership that is in or outside the state of Texas. Please contact a Consumer Lending representative at 210-945-3300, then option 3 twice with any questions or concerns.

## How to Use the Check

<b>RANDOLPH-BROOKS FEDERAL CREDIT UNION</b>				123456			
PO BOX 2097, UNIVERSAL CITY, TEXAS 78148-2097							
NOT TO EXCEED \$ ***XX, XXX.XX		(U.S. Dollars Only)		VOID SIXTY DAYS AFTER	MO. 04	DAY 23	YR. 2020
PAY TO THE ORDER OF (1)				\$ (2)			
(3) Dealer/Manufacturer (Circle One)				AMOUNT IN NUMBERS			
				DOLLARS			
VEHICLE DESCRIPTION	YEAR (4)	MAKE (4)	MODEL (4)	BODY TYPE (4)	MILEAGE (4)	VEHICLE IDENTIFICATION NUMBER (4)	
ACCOUNT BORROWER'S NAME		BORROWER'S ID/STATE		VEHICLE BUYERS CHECK			
XXXXXXXXXXXX							
CO-BORROWER'S NAME		CO-BORROWER'S ID/STATE		DEALER PHONE NUMBER			
		(5)					
THIS CHECK WILL NOT BE PAID WITHOUT ALL BORROWER(S) SIGNATURE(S) ON REVERSE							
123456		:314089681 :		180009969			

<p>Purchase Date (8)</p> <p>(Purchase Date will be the earlier of the date indicated above or the date of endorsement by depository bank.)</p> <p>PROMISSORY NOTE INSTRUMENT</p> <p>RANDOLPH-BROOKS FEDERAL CREDIT UNION</p> <p>P.O. Box 2097, Universal City, Texas 78148-2097</p> <p>For value received, by endorsement below, the undersigned, hereinafter referred to as "you", promise to exercise and deliver a Loan and Security Agreement to Randolph-Brooks Federal Credit Union (RBFCU) within thirty (30) days from the Purchase Date. You grant RBFCU a security interest in the vehicle identified on the reverse side, and promise to transfer title of said vehicle to your name(s), record a valid first lien in favor of RBFCU, and deliver title of said vehicle to RBFCU. You also agree that the security interest granted in the vehicle shall be governed by Texas law. If the vehicle is purchased outside of the United States, you promise to complete the title transfer and first lien recording immediately upon return to the United States with the vehicle. RBFCU is not responsible for resolving title issues between Buyer and seller nor for seller's non-performance or required duties under the Vehicle Buyer's Check conditions. In the event of default under the terms hereof, RBFCU may at its option pursue any remedies available to it under law including but not limited to the repossession of the vehicle, the filing of a lawsuit, and the right to shift the cost of collection including a reasonable attorney's fee.</p>	<p>DEALER/MANUFACTURER'S ENDORSEMENT</p> <p>(9)</p> <p>DEALER/MANUFACTURER: By endorsing below, you represent and warrant that the dealership/manufacturer named on the reverse side has recorded a first lien on the vehicle described on the reverse side in favor of RBFCU, P.O. Box 149, Wilmington, OH 45177 USA, and that you have complied with all other conditions to receive payment.</p> <p>OVERSEAS DEALER: By endorsing below, you represent and warrant that the vehicle identified on the reverse side has no outstanding lien OR that all existing liens will be released. And also, you agree to provide clear title to buyer(s) and complete any required paperwork to transfer title to buyer(s) within thirty (30) days of the Purchase Date set forth below.</p>
<p>BORROWER'S SIGNATURE</p> <p>CO-BORROWER'S SIGNATURE</p> <p>Vehicle Color (6)</p>	

1. Make the check payable to the dealership (refer to 'What is Your Vehicle Purchasing Situation?')
2. Using numbers, write in the total purchase amount (in U.S. dollars)
3. Using words, write in the total purchase amount (in U.S. dollars)
4. Ensure the Vehicle Description and the Vehicle Identification Number (VIN) are accurately completed
5. Provide borrower/co-borrower\* driver's license numbers and states of issuance
6. Write in the major color of the vehicle (i.e. black, blue, brown, orange, red, silver, gold, etc.)
7. All borrowers must complete and sign the **Promissory Note Instrument**
8. Provide the date the vehicle was purchased
9. The dealer **must endorse** the check before presenting it to their financial institution

\*Only applies to a co-borrower that has already been approved on your existing vehicle loan application.



# Transferring a Vehicle Title

The general process for transferring ownership of a vehicle title is outlined below. Always check with your local vehicle titling office for the most up-to-date policies and fees. Other documentation and fees may be required by your local vehicle titling office depending on the complexity of your purchasing/titling situation.

## What is Your Vehicle Purchasing Situation?

Dealership Purchase	Overseas Purchase <sup>1</sup>
<p><b>Texas:</b> The dealer will facilitate the transfer of title and is responsible for recording a first lien in favor of RBFCU, P.O. Box 149, Wilmington, OH 45177-0149. Provide the name(s) to appear on the title to the dealer. RBFCU maintains Electronic Lien and Titling (ELT) account in Texas, use eTitle Lienholder ID 74118501000.</p> <p><b>Outside of Texas:</b> The dealer will facilitate the title transfer process in accordance with their state’s vehicle titling and registration laws. Please reference the Out-of-State Title Transfer instructions below for more information.</p>	<p><b>From Manufacturer/Dealer:</b> Ensure that the manufacturer records a first lien in favor of RBFCU, P.O. Box 149, Wilmington, OH 45177- 0149 on the original Certificate of Origin.</p> <p>Once the vehicle arrives in the U.S., using the original Certificate of Origin, get your vehicle inspected and registered in the state or province you reside in.</p>

<sup>1</sup>All foreign made vehicles must meet U.S state and local specifications for official vehicle inspection and registration requirements.

## Out-of-State Title Transfer

- In the event you have to complete the title transfer process, contact the appropriate vehicle titling office in your state to verify what forms and fees are required to transfer a vehicle title. Ask your state’s titling office about any special restrictions or filing deadlines.
- Complete the required title transfer paperwork and record a first lien in favor of RBFCU, P.O. Box 149, Wilmington, OH 45177-0149.
- RBFCU maintains Electronic Lien and Titling (ELT) accounts in the following states, please use the appropriate code on title transfer documents for your state if applicable:

- AZ 741185010
- CA GRZ
- CO E741185010
- FL 201864298
- GA 101011254272
- IA 74118501000
- ID 741185010
- LA EWRD
- MA C42575
- MD 10579
- NC 11561490
- NE 57062297
- NV RA0002
- PA 74118501001
- SC 741185010
- SD 741185010
- VA RBF02
- WI 41222

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