



Customer Interview

Reference Number:

Borrower Interview

Fill in each answer entirely. Note any conflicting responses below in 'Funder Comments'.

Borrower Name:

Date:

Phone Number Used:

Funder:

We are the lender financing your recent car purchase. Before we can finalize the loan, we need to confirm a few things with you. First, I need to make you aware that this is a recorded call and that it is a federal crime to make a false statement in order to obtain credit. Please answer each question truthfully to the best of your knowledge.

Verification of Consumer Identity

1. Can you confirm your Date of Birth?

2. What is your Social Security Number?

Verification of Vehicle Information

1. What is the make and model of the vehicle you purchased?
 - a. What color is it?

2. What dealership did you purchase this vehicle from?

3. Is the vehicle currently in your possession? Yes No
 - a. [if No] Where is it/why?

4. How do you like it?

5. Are there any significant mechanical or structural issues with the vehicle? Yes No
- a. [if Yes] Please explain, be specific and include details:
 - b. [if Yes] Have you addressed this issue with the dealership?
 - c. [if Yes] If unresolved, would this issue keep you from making your monthly payments? Yes No
 - i. [if Yes] Please explain:
6. Did you have a trade in? Yes No
- a. [if Yes] What was your trade?
7. How much money did you put down?
8. Have you paid that in full? Yes No
- a. [if No] How much of the down payment do you still owe the dealership?
 - b. [if No] When is that amount due?
 - c. I must inform you that once we close on your loan, even if you still owe the dealership money, your dealer will have no right to take possession of your vehicle. Do you understand? Yes No
9. Are you the only person on this loan? Yes No
- a. [if No] Who is the co-borrower?
 - b. [if No] What is your relationship to the co-borrower?
10. Who will be driving the vehicle and what will the vehicle be used for?
11. What is the monthly payment amount?
- a. When is the due date?
12. Have you added the vehicle to your insurance? Yes No
- a. [if Yes] What are the deductibles on your insurance?
 - b. [if No] Please add it. The required deductible amount is \$500.
13. [if GPS is required] Are you aware of the GPS unit that needs to be/has been installed on your vehicle? Yes No

- a. [if No] Please explain and/or make an appointment.
- 14. [if Vehicle has salvaged title] Are you aware that your car is a salvage titled car?
Yes No
- 15. [if Vehicle's true miles are unknown (TMU)] Are you aware that the miles on your car are unknown and it may have significantly more miles than what show on your odometer? Yes No

Verification of Consumer Information

- 1. What is your cell phone number?
- 2. Do you have an alternate number or message number where you can be reached?
Yes No
 - a. [if Yes] What is it?
- 3. What is your email address?
- 4. How do you prefer to be contacted?
Cell Phone Home Phone Text Email USPS
- 5. What is your home address?
- 6. Is this the same address that you want your monthly statements mailed to? Yes No
 - a. [if No] What is your mailing address?
- 7. Is this where the vehicle will be parked on a regular basis? Yes No
 - a. [if No] Then where/why?
- 8. Are you currently working? Yes No
 - a. [if Yes] Who do you work for?
 - b. [if Yes] What is your work number?
 - c. [if Yes] Is this a full- or part-time job? Full-Time Part-Time
 - d. [if Yes] How many hours per week do you usually work?
 - e. [if Yes] How long have you worked there?
 - f. [if Yes] Is this job temporary or through a staffing agency? Yes No
 - i. [if Yes] When do you expect it to end?
 - g. [if Yes] What is your approximate monthly income?

- h. [if Yes] How often do you get paid from this job?
 - i. [if Yes] And on what days of the month do you typically receive your pay check?
 - j. [if Yes] Do you have any other sources of income? Yes No
 - i. [if Yes] Please explain:
 - k. [if No] Please explain:
9. Will your due date of _____ work with your pay date(s), or would a different due date be better for you? I need a different date This date works fine
- a. [if Need different date] To ensure on-time payments, we can adjust your payment due date as long as it's within the same 14-day billing cycle and not in the last week of the month. Let's change your due date from _____ to _____
10. When you signed your loan documents at the dealership, did you provide a complete list of 8 references? Yes No
- a. [if Yes] I need to make you aware that we may contact these references regarding your auto loan. Do we have your consent to do so? Yes No
 - i. [if No] Please explain:
 - b. [if No] Please explain:

Do you have any questions for me?

After your loan is finalized, we will send you a welcome packet in the mail and one of our representatives from the accounts management department will contact you with information on different ways you can make your payments. You may also obtain payment information at

Any customer response not consistent with our records must be noted in 'Funder Comments' then approved by an Underwriter.

Funder Comments:

Co-Borrower Interview

Fill in each answer entirely. Note any conflicting responses below in 'Funder Comments'.

Borrower Name:

Date:

Phone Number Used:

Funder:

We are the lender financing the car loan you recently co-signed on. Before we can finalize the loan, we need to confirm a few things with you. First, I need to make you aware that this is a recorded call and that it is a federal crime to make a false statement in order to obtain credit. Please answer each question truthfully to the best of your knowledge.

1. Can you confirm your Social Security Number?
2. What is your relationship to the primary borrower?
3. Who will be driving the vehicle and what will the vehicle be used for?
4. What is your cell phone number?
5. What is your home address?
6. Are you aware that you are financially responsible for repayment of the loan if the primary borrower is unable to make a payment? Yes No

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Funder Comments: