

Funding Check List

ALL DATES ON PAPERWORK MUST MATCH CONTRACT DATE

- ___ 1. **Original** completed credit application (signed and dated)
- ___ 2. Copy of signed and dated buyers order, date must match contract date
- ___ 3. MAC retail installment contract (MAC1219), or Bankers System or Law Contract version 2015 or newer – NO ARBITRATION CONTRACTS ARE ACCEPTED, 2 signed copies needed ***One MUST be Original***
- ___ 4. Copy of signed title application with the “MAIL TO LIENHOLDER” box marked and Midwest Acceptance Corporation, PO BOX 9, Valley Park MO, 63088 entered as lienholder
- ___ 5. Copy of title front and back of title (lien holder & buyer assigned) lien release if applicable ***NO FLOOR PLAN STAMPS*NO SALVAGE TITLES***
Dates on title and title application must match contract date
- ___ 6. Title acknowledgement form (signed & dated)
- ___ 7. Copy of Risk-Based Pricing Notice dated on or before contract date (separate form form each buyer)
- ___ 8. Copy of Agreement to provide insurance form and a copy of insurance binder (No higher than \$500 deductibles) *** Midwest Acceptance Listed as Lienholder***
- ___ 9. Signed Employment/ Residency/Credit Release form signed by ALL borrowers
- ___ 10. Contact Information Form
- ___ 11. Completed Midwest reference sheet (4 each, 6 total if married)
Must be completed with names, addresses, and phone numbers
- ___ 12. Signed Convenience Fee form, if not using MAC specific Contract
- ___ 13. **Original** signed notice to co-signer form, (if applicable) Witness*Dealer Signature*
- ___ 14. Copy of valid driver’s license for each signer (signed photo ID only accepted if another signer has a valid driver’s license) ***VERIFY ALL SIGNATURES***
- ___ 15. Copy of utility bill or 2 pieces of other mail for Proof of Residency
- ___ 16. Copy of current paycheck for each signer showing deductions and year-to-date (no older than 30 days)
- ___ 17. NADA bookout page
- ___ 18. All stipulations that are listed on approval sheet from Midwest Acceptance
- ___ 19. *****When registering vehicle in State of Illinois: *****
Copies of checks written to pay sales tax, and Illinois Title Company used (including phone number for Midwest Acceptance to verify) and copy of paid sales tax receipt.

ALL ITEMS ABOVE MUST BE COLLECTED BEFORE FUNDING OF EACH DEAL.



TITLE ACKNOWLEDGEMENT FORM

I (WE) have received the title from _____ for;
(Dealership Name)

Year	Make	Model	Last 6 of VIN
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Date _____

(Buyer Signature)

(Co-Buyer-Signature)

(Co-Buyer Signature)

(Co-Buyer Signature)

Risk Based Pricing Notice

Dealership Name: _____

Your Credit Report and the Price You Pay for Credit

Credit Report for: _____
 (Printed Name)

Date _____

What is a credit report?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
How did we use your credit report?	<p>We used information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
What if there are mistakes in your credit report?	<p>You have the right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Transunion, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact Transunion:</p> <p>By telephone: Call toll-free: 1-800-916-8800</p> <p>By mail: Transunion 2 Baldwin Place P. O. Box 1000 Chester, PA 19022</p> <p>On the web: Visit www.transunion.com</p>
How can you get more information about credit reports?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .

Agreement to Provide Insurance Form

CUSTOMER NAME: _____

ADDRESS: _____

CITY, STATE & ZIP CODE: _____

YEAR/MAKE/MODEL: _____

VIN#: _____

AGENT INFORMATION

NAME: _____

ADDRESS: _____

PHONE #: _____

INSURANCE COMPANY INFORMATION

NAME: _____

POLICY #: _____

EFF DATE: _____ EXP DATE _____

DEDUCTIBLES: COMP _____ COLL _____

LIEN HOLDER: MIDWEST ACCEPTANCE CORP
PO BOX 9
VALLEY PARK, MO 63088

I (WE) UNDERSTAND THAT I(WE) MUST PROVIDE **COMPREHENSIVE AND COLLISION** INSURANCE WITH A MAXIMUM OF \$500 DEDUCTIBLES ON THE VEHICLE DESCRIBED ABOVE **AT ALL TIMES**. IT IS ALSO UNDERSTOOD THAT FAILURE TO PROVIDE ACCEPTABLE INSURANCE COVERAGE CAN RESULT IN MIDWEST ACCEPTANCE CORP DEMANDING THE ENTIRE BALANCE DUE AND PAYABLE IMMEDIATELY.

ALL BUYERS MUST BE LISTED AS DRIVERS ON THE POLICY.

BUYER SIGNATURE _____

CO-BUYER SIGNATURE _____

DATE _____

EMPLOYMENT/RESIDENCY/CREDIT RELEASE FORM

I _____ / _____
(Buyer) (Co-Buyer)

Authorize you to release any employment, residency, and/or credit information (current and/or previous) requested by Midwest Acceptance Corp.

and/or (Dealership) _____

necessary to process my loan application including: Salary Information, Dates of Employment, Position, Hours, Garnishments, Child Support Information and/or Child Support Garnishments, Mortgage and/or Rental Credit, or any other Credit Information. I authorize the release of this information from any current and/or previous employers, creditors, landlords, mortgage holders, and child support enforcement agencies.

(Buyer Signature)

(Date)

(Co-Buyer Signature)

(Date)

Contact Information Form

LANDLORD NAME AND PHONE # OR IF LIVING WITH FAMILY MEMBER THEIR NAME AND PHONE #:

BUYER: _____ CO-BUYER: _____
NAME: _____ NAME _____
PHONE #: _____ PHONE #: _____

BUYER _____ CO-BUYER: _____
NAME YOU PREFER TO GO BY: _____ NAME YOU PREFER TO GO BY: _____

RELATIONSHIP TO CO-BUYER: _____ RELATIONSHIP TO BUYER: _____

BUYER CELL PHONE # _____ CO-BUYER CELL PHONE # _____

BUYER EMAIL ADDRESS _____ COBUYER EMAIL ADDRESS _____

VEHICLE TO BE DRIVEN PRIMARILY BY: _____ VEHICLE COLOR: _____

5 YEAR JOB HISTORY (IF NOT ON CREDIT APPLICATION):

BUYER: _____ CO-BUYER: _____

PHYSICAL ADDRESS YOU REPORT TO FOR JOB:

BUYER: _____ CO-BUYER: _____

By signing below, I authorize MIDWEST ACCEPTANCE CORPORATION to make contact with me via email and/or text message in order to collect on the automobile loan being financed through MIDWEST ACCEPTANCE CORPORATION. Message and data rates may apply. The email or text message may be automatically generated. You certify that these contact numbers and addresses are accurate and are mine. I promise that I will notify MIDWEST ACCEPTANCE CORPORATION as soon as possible if my contact numbers and addresses change.

BUYER SIGNATURE

CO-BUYER SIGNATURE

MIDWEST ACCEPTANCE CORP. REFERENCE SHEET

BUYER REFERENCES: (4 required)

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____

CO-BUYER REFERENCES: (4 required)

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____

NAME _____
ADDRESS _____
CITY, STATE _____
PHONE () _____
RELATIONSHIP _____



Convenience Fee Form

For any payment initiated by Midwest Acceptance Corp., whether over the phone or in the office, a convenience fee not to exceed \$10.00 will apply. We may then process your payment electronically.

I acknowledge and agree to this convenience fee.

_____ Buyer Signature	_____ Date
_____ Co-Buyer Signature	_____ Date

Notice to Cosigner Form

Principal borrower is _____

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to do so. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increases this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

Receipt Acknowledged:

Buyer Signature

Co-Buyer Signature

Witness (Dealer Signature)

Contract Date