



U DRIVE ACCEPTANCE CORPORATION

Special Finance Must Haves

ALL Documents MUST be received in order to take delivery of purchased vehicle.

1. Proof of Residence (**Minimum of 2 bills or just 1 Bank Statement**) – Utility Bill, or Phone Bill, Or Bank Statement. Statement or bill must be in applicant's name that will be on the contract (borrower's name). Other proof of residence accepted includes credit card statement, mortgage statement, cable bill, or lease/rental agreement with 45 days of the contract. Cannot be final notice or have disconnected status on bills.
2. Proof of income – (For ALL Submitted Sources) Pay stub (Minimum of 2) – must show tax deductions and YTD totals, or tax document (Previous Year), or bank statement (Last 30 days to current) showing factual income. Monthly income will be calculated based off YTD (Year-to-Date) totals. Must be in applicant's name that will be on the contract (borrower's name).
3. Bank Statement – (Not required) must be open for more than 45 days and have current activity. Must be in applicant's name that will be on the contract (borrower's name). If residence address does not match current residence, may need additional proof of residence.
4. Driver's License – Current non-expired License. **If address does not match** current residence address, may need additional proof of residence.
5. Insurance binder – Must have full coverage insurance to take delivery. Expect additional cost in addition to down payment to set up insurance. Insurance cost will vary.
6. (***If applicable***) all down payments must be collected before taking delivery.
7. Additional documents may be required last minute. Not under our control, please be aware of these circumstances.

WAC=With Approved Credit / WAD=With Approved Down or Trade Equity

(Special finance interest rates will vary from 10.99% - 26.99% depending on all or some of the following factors including: "credit file", "money down or trade equity", and/or "loan term". Other factors may include "income amount", "residence time", and/or "length of employment". Best available rates for well-structured borrowers. Down payment (or trade equity) requirement is a minimum of 10% of vehicle's retail value. Some rare circumstances may require up to 60% down.)