

## **VEHICLE QUALIFICATION CHECKLIST**

**JANUARY 2026**

BORROWER NAME(S): \_\_\_\_\_

LOAN NUMBER: \_\_\_\_\_

ORIGINATION DATE: \_\_\_\_\_

**1. VEHICLE IS NEW (NOT PREVIOUSLY TITLED, MFCU IS FIRST LIEN)**

YES (CONTINUE)

NO (**STOP: DOES NOT QUALIFY**)

**2. PERSONAL USE (NOT USED FOR BUSINESS 50% OR MORE)**

YES (CONTINUE)

NO (**STOP: DOES NOT QUALIFY**)

**3. GVWR < 14,000 LBS**

SEE ATTACHED, IF GREATER THAN 14,000

(**STOP: DOES NOT QUALIFY**)

**4. FINAL ASSEMBLY IN THE UNITED STATES**

YES (SEE ATTACHED VIN DECODE INFO)

NO (**STOP: DOES NOT QUALIFY**)

**5. VEHICLE TYPE**

MUST BE A **PASSENGER VEHICLE** (CAR, LIGHT TRUCK, SUV, MOTORCYCLE)

IF SPECIALTY/COMMERCIAL/HEAVY DUTY (**STOP: NOT ELIGIBLE**)

**ELIGIBILITY CONCLUSION:**

**ALL CRITERIA MET — LOAN IS QUALIFIED**

**CRITERIA NOT MET — DO NOT REPORT INTEREST FOR THIS LOAN**

REVIEWER: \_\_\_\_\_

DATE: \_\_\_\_\_