

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: _____