



DEALER FUNDING CHECKLIST

Effective 3/13/15 v2.0

PLEASE NOTE: ALL PAPERWORK SHOULD BE ASSIGNED TO PELICAN AUTO FINANCE, LLC

- * Original Approval Sheet
 - o Amount financed on Approval must be within \$25 of contracted amount financed.
- * Credit Application: original and one copy signed by customer(s)
- * Copy of valid Driver's License (Front & Back)
- * Co Signer Driver's license or valid issued government ID
- * Proof of Income (dated within 30 days from contracts) for all applicants
- * Bookout Sheet: Nada Clean Trade value with hard adds only! – **Signed by Dealer**
- * Copy of retail installment contract
- * Agreement to Provide Insurance; assigned to **Pelican Auto Finance, LLC.**
- * Customer Text/Email Message authorization form
- Customer Contact Form
- 5 Complete References
- Proof of Residence (utility, credit card bill, or bank statement) to contracted address
- Odometer Statement
- ORIGINAL** Retail Installment Contract
- Buyers Order
- Application for Lienholder Title; assigned to **Pelican Auto Finance, LLC.**
- Guarantee of title form (Title is required within 45 days of contract date)
- Contract Assignment; assigned to **Pelican Auto Finance, LLC.**
- Agreement to Provide Insurance; assigned to **Pelican Auto Finance, LLC.**
- Ensure Pay Disclosures signed by customer(s)
- Warranty if applicable
- Pelican Customer Privacy policy
- Customer Delivery notice
- Customer Disclosure Statement (PA Only)
- Other requested stipulations indicated on approval

Funding / Lienholder Address:

**Pelican Auto Finance, LLC
5 Christy Drive, Suite 204
Chadds Ford, PA 19317**

TURBO FUNDING FAX: 866.288.1207 (*include for Turbo Fundings)

Insurance Lienholder Address: PELICAN AUTO FINANCE, LLC • PO Box 420848, San Diego, CA 92142-0848

State Lienholder Codes

Texas: 80085588300 • PA ELT: 80085588301 • NJ Corp Code: 64706534 7080 030 • VA Lienholder Code: 4DELTA
GA ELT: 001106393652 • MD Corp Code: 1522 • SC ELT: 33121848 • OH ELT: E033698 • MS Lienholder #: 90018901800
CA ELT: CZL • WA ELT: PAF • NC CODE: 000038191281



Customer Contact Form

Buyer Name: _____

Home phone # _____

Work phone # _____

Cell Phone # _____

Employer Name: _____

Employer Address: _____

Supervisor: _____

Supervisor Phone #: _____

Best time to contact you: Morning Lunchtime Afternoon Evening Saturday

Co-Buyer Name _____

Home phone # _____

Work phone # _____

Cell Phone # _____

Employer Name: _____

Employer Address: _____

Supervisor: _____

Supervisor Phone #: _____

Best time to contact you: Morning Lunchtime Afternoon Evening Saturday



**ENSURE PAY PAYMENT ASSURANCE SYSTEM
DISCLOSURE STATEMENT AND AGREEMENT FOR INSTALLATION**

Buyer(s) Names: _____ Date: _____

Vehicle Description: _____

Year Make Model Vehicle Identification Number (VIN)

Pursuant to the Retail Installment Sale Contract (the "Contract") that I signed in connection with my purchase of the above-described vehicle (the "Vehicle"), dated the same date as this Payment Assurance System Disclosure Statement and Agreement for Installation (this "Agreement"), I understand that the Vehicle I am purchasing is equipped with the **ENSURE PAY PAYMENT ASSURANCE GPS AND STARTER INTERRUPT ELECTRONIC DEVICE** (the "Device"). The Device is designed to ensure that I make my payments on time as required by the Contract. The Device may include a GPS (global positioning system) tracking unit that can determine at any time where my vehicle is located. The GPS will not be used to determine my driving practices (e.g. speeding) but may be randomly activated to ensure the GPS is still functioning. The Dealership or its designated assignee and/or successors will not provide any access to or record of the tracking unless required to do so by law, or to enforce any rights Dealer or its designated assignee or successor may have to secure payment of any payments due under any contract between us and/or to secure repossession of the Vehicle as allowed. **If I fail to make a scheduled payment on or before the due date, the vehicle will be disabled (it will not start).**

In the following, "you" refers to the buyer signing below.

PLEASE READ AND SIGN BELOW TO INDICATE YOUR UNDERSTANDING AND ACCEPTANCE OF THE FOLLOWING TERMS REGARDING THE INSTALLATION OF THE ENSURE PAY ASSURANCE DEVICE, YOUR OBLIGATIONS CONCERNING MAKING PAYMENTS UNDER THE CONTRACT AND THE CONSEQUENCES OF FAILING TO MAKE A PAYMENT:

1. I understand that installing and maintaining the Device in the Vehicle is a material condition for the finance and purchase of the Vehicle. I further understand that I may be able to purchase a vehicle from another dealership that may not require installation of the Device, but I am choosing to purchase this Vehicle and I consent to having the Device installed.

Buyer: X

Co-Buyer: X

2. I understand the Device is the property of the Dealership or its designated assignee and/or successor. I further understand that if I tamper with, alter, or remove the Device, I will be considered in default under this Agreement and my Contract.

Buyer: X

Co-Buyer: X

3. I understand that if a scheduled payment is not received by the Dealership or its designated assignee and/or successor on or before the due date, **and repossession is immediately allowed under applicable State law, the Vehicle will be disabled and will not start. If I fail to make payment when due and live in a State where I am entitled to cure my default, but I fail to cure my default, the Vehicle will be disabled and will not start after the time for me to cure this nonpayment has run out.**

Buyer: X

Co-Buyer: X

4. I understand that if the Device is not reset after my payment is received, the Vehicle will not start. If this happens, I agree to contact the 1.800 866.9899 X3 that I have been provided immediately after the Vehicle does not start.

Buyer: X

Co-Buyer: X

5. I understand the Device has a GPS unit as detailed above. **If I fail to make a payment the GPS device will be used by Dealer or Dealer's assignee and/or successor to track the location of the vehicle for the purpose of assisting in the vehicle's subsequent repossession. If I fail to make payment and repossession is immediately allowed under applicable State law, the GPS will be used immediately to locate and track the Vehicle for immediate repossession. If I fail to make payment when due and live in a State where I am entitled to cure my default, but I fail to cure my default, the Vehicle will not start (if the Device is so equipped) and the GPS will be used to locate and track the Vehicle for repossession after the time for me to cure this nonpayment has run out.** I agree that I have no right to privacy regarding the use of the GPS device to track the location of the vehicle, but in the event that a court, arbitrator, dispute resolution organization or state or federal authority should determine that such a right exists, I hereby waive such right to the fullest extent possible. I understand the GPS unit is not being used to



make monies beyond those due and owing under this Agreement and my Contract, but is being used to secure collection of monies I hereby acknowledge I owe and, where allowed, to repossess the Vehicle as allowed.

Buyer: X

Co-Buyer: X

6. I understand that, in the event of an emergency, I have been provided an 800 phone number for the Finance Company. I understand that to obtain assistance regarding entry of emergency codes or have someone dispatched to assist me in case of an emergency, I have been provided with a phone number (866.989.9688).

Buyer: X

Co-Buyer: X

7. I understand that if I tamper with, alter, disconnect or remove the Device from the Vehicle, I may be liable for the cost to replace or repair the Device, unless prohibited by law.

Buyer: X

Co-Buyer: X

8. I understand that the Dealership has the right to assign its rights, title and interest in the Contract at any time. The assignment of the Contract by the Dealership or its assignees and/or successors and will not in any way affect the terms and conditions of this Agreement.

Buyer: X

Co-Buyer: X

9. I understand that only the Dealership or its authorized representatives or assignees are permitted to perform maintenance on the Device or any of its components. Should maintenance or repair be required, I agree to make the Vehicle available to the Dealership or its representatives and/or assignees, during their normal business hours. I understand that the Dealership or its representatives and/or assignees shall have full responsibility for the cost of all repairs to the Device, except for repairs caused by my tampering with, altering, disconnecting or removing the Device.

Buyer: X

Co-Buyer: X

10. I understand that I may choose to purchase the Device after I have made all payments due under the Contract for a price of \$0. If I choose to purchase the Device after paying all sums due under the Contract, I will contact the Dealership or final assignee of the Retail Installment Contract. If I do not choose to purchase the Device at that time, if requested by the consumer, the Device will be removed from the Vehicle by the Dealership, or otherwise made inoperable so that it will have no effect on the operation of the vehicle, at no charge to me.

Buyer: X

Co-Buyer: X

11. Any violation of any terms or conditions of this Disclosure Statement and Agreement, shall also be deemed a material default under the retail installment sales contract /or note/ and /or security agreement whereby the undersigned customer has purchased the above vehicle. Upon any default under this contract or violation of the terms and conditions herein, the secured party will be entitled to take any and all actions, including but not limited to repossession and sale, as may be allowed under the terms of the conditional sales contract and/or note and/or security agreement.

Buyer: X

Co-Buyer: X

NOTICE: Do not sign this Disclosure Statement and Agreement for Installation without reading it first. By signing below, you are acknowledging that you have been given the opportunity to read this document and have had any questions regarding the Device answered to your satisfaction. You are further acknowledging that you fully understand and agree to be bound by all of the terms and conditions set forth herein. This Agreement is hereby incorporated by reference into the Contract.

Dated this ____ day of _____, 20____.

Buyer

Co-Buyer

Authorized Dealership Representative



ASSIGNMENT AGREEMENT

This Assignment is attached to and expressly made a part of that certain Motor Vehicle Retail Installment Contract (“Contract”) dated _____ by and between:

Seller (Dealer): _____ Buyer(s): _____ & _____.

It is expressly understood and agreed that Pelican Auto Finance, LLC (“PAF”) is substituted each and every time where the name:

appears on the Retail Installment Contract (“Contract”) described herein. For value received, Seller hereby expressly sells, assigns, and transfers all of Seller’s rights, title, and interest in the Contract, in all monies due and to become due there under, and in and to the vehicle and other property and security interests described therein, to PAF and/or its successors, assigns, subsidiaries, or affiliates. Additionally, all representations, warranties, indemnifications, guaranties and hold harmless provisions made by Seller specified in the Contract, and all other terms of the assignment contained therein, are hereby made in favor of PAF.

This Assignment specifically includes, but is not limited to, all rights, title, and interest of Seller in any insurance policies and other products (and the proceeds thereof) purchased, endorsed, or obtained by said Buyer(s) under the terms of the Contract. This Assignment specifically includes all rights, title, and interest of Seller in and to the vehicle including any property, collateral or security interest described or provided for in the Contract.

This Assignment, upon execution by Seller, shall assign Seller’s rights in the Contract to PAF and not to any assignee(s) named in the Contract. This Assignment shall not be deemed to relieve Seller from any liability for the breach of any warranties, representations or agreements contained herein or in the Contract or in the Dealer Agreement between PAF and Dealer.

VIN#: _____

Year, Make, & Model: _____

Seller-Dealership (please print): X _____

Seller’s Agent (please print): X _____

Agent’s Signature: X _____

Title of Agent: X _____

Date of Assignment: X _____

Stay on top of your account by signing up for Pelican Mobile Alerts!

Pelican provides a variety of ways to get a hold of us, to get up-to-date account information, to make your payment, receive friendly payment reminders, and gain access to various offers. We make it easy by using contact information already provided on the application to keep in touch with you and provide you with the best possible customer experience.

I authorize Pelican Auto Finance LLC (“Pelican”) to contact me concerning my account (following assignment of my contract by the dealer to Pelican) at any telephone number or email address associated with my account, including by use of an autodialer or predictive dialer. I will notify Pelican if my cell phone number or e-mail address changes and this authorization will continue to apply.

I understand: my wireless provider may charge me for messages; I am not required to provide this authorization and I am doing so voluntarily; I may cancel this authorization at any time by calling or writing to Pelican at the phone number or address provided above; and I will receive a copy of this authorization for my records.

Buyer

Printed Name

Signature

Date:

Co-Buyer

Printed Name

Signature

Date:

No thanks! I prefer not to receive offers and reminders via text, email or autodialer.



45 DAY UNCONDITIONAL GUARANTEE OF TITLE

This Guarantee of Title dated this _____ day of _____ Year _____ By and

Between:

Pelican Auto Finance, LLC

(Hereinafter referred to as "LENDER" and or "PAF")

And _____

(Hereinafter referred to as "DEALER" and/or "SELLER")

For value received, the undersigned Dealer hereby unconditionally guarantees to Lender that Dealer shall be responsible for furnishing Lender to sign Dealer's name to said certificate after obtaining same for the purpose of transfer if unsigned, or not properly signed by the dealer. In the event the Dealer does not, for any reason, deliver said title certificate as above described below to Lender within 45 days from the date of this Guarantee, the Dealer shall pay Lender immediately on demand, in U.S. currency, the full amount owed on this vehicle or give Lender (at Lender's sole discretion) the option to use their own judgment in obtaining said title certificate at the expense of the Dealer. Dealer agrees to pay any and all costs to enforce this Guarantee of Title, including, but not limited to, reasonable attorney's fees.

Buyer(s): _____

VIN: _____

Year, Make, Model: _____

Seller (print) _____

Seller's Agent (print) _____

Agent's Signature _____

Title _____



Customer Reference List

1. **Name:** _____

Address: _____

City, State: _____

Phone #: _____

Relationship: _____

2. **Name:** _____

Address: _____

City, State: _____

Phone #: _____

Relationship: _____

3. **Name:** _____

Address: _____

City, State: _____

Phone #: _____

Relationship: _____

4. **Name:** _____

Address: _____

City, State: _____

Phone #: _____

Relationship: _____

5. **Name:** _____

Address: _____

City, State: _____

Phone #: _____

Relationship: _____

LANDLORD NAME: _____ **LANDLORD PHONE #:** _____



Authorization for Electronic Funds Transfer

Servicer: Pelican Auto Finance, LLC • PO BOX 420848 • San Diego, CA 92142 • Phone 866.210.2118

Buyer's Name

Co-Buyer's Name

Type of account (check one) Checking Account Savings Account Credit Card

For Checking or Savings Account:

Bank Name

Bank Telephone Number

Routing Number

Account Number

Primary Account Holder

Joint Account Holder

For Credit Card Account:

Name on Card: _____ Card # _____ EXP Date: ____/____ CSV Code: _____

Payment Schedule (as checked):

Payment Amount: \$ _____

Single Payment on _____ Monthly beginning _____

Payment to Servicer's Account:

Account Number (Temporary- Last 4 of SS#)

Account Title (Customer's Name)

By signing below, you authorize Servicer to make debit entries in the form of ACH transfers or other automatic transfers to Servicer's Account identified above in accordance with the Payment Schedule. You acknowledge that the origination of ACH transactions or credit transactions to your account must comply with the provisions of U.S. Law and the Rules of the National Automated Clearing House Association.

Your payment will be made automatically from your designated account. If your due date falls on a weekend or holiday, your payment will be deducted on the last business day before your payment due date.

If there are insufficient funds in your account, Servicer may debit your account for the payment when sufficient funds are available. You may cancel this authorization with Servicer by sending written notice to Servicer at the Servicer's address above, or by completing a new copy of this form. In order for the Servicer to cancel the payment and make arrangements to avoid impacting your loan, notify the Servicer at least 10 days prior to the payment due date or payoff of the contract. You may also contact your bank directly to cancel this authorization.

You acknowledge that you received a copy of this authorization when you signed it.

Customer Signature

(Date)

Customer Signature

(Date)

Attach a Voided Check or Deposit Slip to This Form

Keep a copy of this Authorization for Your Records



Customer Delivery Notice

Our goal is to provide the finest possible customer service in assisting with the financing of their vehicles. In an effort to help us meet this goal and complete the financing, please review the following items below:

1. I have signed a copy of the Retail Installment Contract ("RIC") when it was completely filled out in its entirety.
2. I have personally inspected the vehicle, had an opportunity to test drive it, and found it free from any reasonable discoverable damage/and or defects.
3. Everything that has been promised to me has been put in writing. If the dealer has agreed to fix items on the vehicle, I understand that the repair matter(s) are between myself and the dealership and I am responsible for scheduling the necessary repairs with the dealer.
4. I understand that I am purchasing the vehicle from dealership and repair problems are not the responsibility of Pelican Auto Finance, LLC ("PAF"). PAF is providing the financing for the customer to purchase the vehicle from the dealer.
5. This is to certify that I have made the down payment to the dealer in the amount of \$ _____ as reflected on the RIC dated: _____ .
6. I have paid the down payment in full and there are no promissory notes, future, or "pick-up" payments due to the dealer.
7. Any questions that I may have about this transaction have been answered to my satisfaction, enabling me to completely understand the dealer is selling me a vehicle, in which I have agreed to purchase, and PAF is the financing source potentially enabling the customer to purchase such vehicle.

Buyer Signature

Co Buyer Signature



AGREEMENT TO PROVIDE INSURANCE

I have recently financed a purchase of a motor vehicle with Pelican Auto Finance, LLC, which requires, among other things, the following:

- A. I must maintain physical damage insurance coverage on the financed vehicle for the entire term of the contract.
- B. This physical damage insurance coverage must not exceed \$500.00 deductible comprehensive (or fire, theft, and combined additional coverage) and \$500.00 deductible collision.
- C. The policy must name Pelican Auto Finance, LLC as Loss Payee and coverage must be in effect on the date of contract.

D: ADDRESS: PELICAN AUTO FINANCE, LLC PO Box 420848, San Diego, CA 92142-0848

I understand that physical damage insurance does not include liability coverage. Liability coverage or a bond is required to operate a vehicle in some states. Please contact your insurance agent or insurer for more information.

Customer Name: _____

Address: _____

Home Phone: _____ Business Phone: _____

The Vehicle referred to herein is described as follows:

Year: _____ Make: _____ Model: _____

VIN# _____

Agent: _____ Agent Phone: _____

Agency Name: _____

Agency Address: _____

Insurance Company: _____ Policy #: _____

Effective Date: _____ Expiration Date: _____

Deductibles: _____ Comp. _____ Collision: _____

Buyer Signature: X _____ Date: _____

Buyer Signature: X _____ Date: _____

Dealer/ Sales Person Signature: X _____ Date: _____

Note: The above information is subject to verification



CONSUMER NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Protecting your privacy is important to Pelican Auto Finance, LLC ("PAF") is referred to in this notice as "we", "us" and "our"). We understand that you expect your personal information to be confidential and secure. This notice will help you understand what information we collect about you, how we use it and how we protect it. In addition, this notice describes your right to prevent information from being shared with any affiliates or non-affiliates (under certain circumstances).

How We Gather Information

In connection with providing financial products or services to you, we collect *nonpublic and personal information* ("*Nonpublic personal information*"). *Nonpublic personal information* is information that is not available from a public source. We obtain *nonpublic personal information* about you for the following sources:

- o Information we receive from you on applications, loan and account forms;
- o Information concerning your transactions with us, our affiliates or others; and;
- o Information we receive from third parties such as credit bureaus.

B. Information We Disclose and Who We Share it With We do not disclose any *nonpublic personal information* about our customers or former customers to anyone, except as permitted by law.

C. Former Customers

If you close your loan with us or you become an inactive customer, we will continue to adhere to the privacy practices described in this notice.

D. Our Security Procedures

We restrict access to *nonpublic personal information* about you to our employees, agents, and subcontractors who need this information to provide products or services to you. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your *nonpublic personal information*.

E. Your Choices Regarding Information Sharing

We are permitted under law to (and in some cases must) disclose *nonpublic personal information* to "nonaffiliated third parties" in certain circumstances. For example, we may disclose nonpublic personal information to process your transaction at your request, to control fraud and identity theft, to make certain information a matter of public record such as in credit bureaus and to government entities in response to such things as subpoenas. Other than these disclosures which are permitted by law or are authorized and directed by you to process your transaction with us we do not disclose and may not disclose *nonpublic personal information* without your consent.

Buyer signature: X _____ Date: X _____

Co Buyer Signature: X _____ Date: X _____

Vehicle Service Contract Options & Disclosures

The option to purchase an AUL vehicle service contract (sometimes called an "extended warranty") has been reviewed with you in conjunction with your automobile purchase. Pelican Auto Finance, LLC ("Pelican") believes that an AUL vehicle service contract could provide you with valuable financial protection if your vehicle suffers a mechanical breakdown and is willing to finance the additional cost of the AUL vehicle service contract as part of your automobile loan. Depending on your financial circumstances, Pelican may also extend the term of your auto loan so that the AUL vehicle service contract can more easily fit your monthly payment budget.

What is an AUL vehicle service contract?

An AUL vehicle service contract is a written legal agreement between you and AUL, the service contract administrator, under which AUL agrees to pay for certain repairs and automobile-related expenses in the event your vehicle suffers a covered mechanical breakdown over the term of the coverage –24 months or 24,000 miles, **whichever comes first**. Coverage begins on the day you purchase it and expires at the end of the term. A service contract is not an insurance policy.

What does an AUL vehicle service contract cover?

An AUL vehicle service contract has been reviewed with you and depending on your vehicle's eligibility for coverage; you have been offered a 24 Months/24,000 Miles term and one of the following AUL contract benefit levels: Estate Coverage or Powertrain Coverage. All AUL contracts offered include a \$100 deductible which means you are responsible for the first \$100 of any covered repair. The AUL Estate and Powertrain coverage levels are not an extension of the factory warranty, instead, they cover specific mechanical components which are named in your AUL service contract under the heading SECTION 7. WHAT IS COVERED BY THIS VEHICLE SERVICE CONTRACT. Parts that are not listed by name are not covered, and in addition, a list of parts and situations that are excluded from coverage is provided under the heading SECTION 8. WHAT IS NOT COVERED. Sections 7 and 8 of the AUL vehicle service contract have been reviewed with you.

What does an AUL vehicle service contract cost?

The cash price of the AUL vehicle service contract you have been offered is: \$_____. Adding the cost of the AUL vehicle service contract to your auto loan will mean that your **total cost** for the AUL vehicle service contract will be greater than the cash price because interest charges will accrue based on your loan rate and the term of your loan.

Notes: The purchase of an AUL vehicle service contract is optional. It is not required to obtain financing for your vehicle.

You may purchase an AUL vehicle service contract for cash.

You may cancel an AUL vehicle service contract later subject to the terms of SECTION 5. CANCELLATION in the AUL vehicle service contract.

ACCEPT:

I choose to purchase an AUL Vehicle Service Contract and have selected a 24 Months/24,000 Miles term and _____ Coverage. I have reviewed the AUL Vehicle Service Contract and this Disclosure Form and understand the costs, coverage, limitations, terms and conditions of the contract selected and my method of payment.

Sign Here: _____

Date: _____

Print Name: _____

Witness: _____

or

DECLINE:

An AUL Vehicle Service Contract has been offered and explained to me. I understand the terms and do not wish to purchase an AUL vehicle service contract. I also understand that I will not have coverage under an AUL service contract for any repairs needed for my vehicle.

Sign Here: _____

Date: _____

Print Name: _____

Witness: _____