

# GUARANTEED CREDIT APPROVAL

Congratulations! You have been **APPROVED** for financing at Cliff Wall Auto Credit. You are on your way to building a solid credit history through on-time payments! There are just a few things we need from you in order to finalize your loan. Please check off the boxes below and bring these documents with you to take delivery of your new vehicle! (Each is needed for both applicant & co-applicant)

## Proof of Income

**If you are an employee** - Your most recent paystub showing year-to-date totals

**If you are self-employed** - Your last two months complete bank statements showing deposits

**If you are on fixed income** - SSI Benefits Letter (Dated within 30 days), Other - Deposit Slips

## Proof of Residence

Please bring **ONE** of the documents listed below. Documents **MUST** show your name, correct address, be complete, and be dated within the last 45 days.

- \* Electric Bill
- \* Cell Phone Bill
- \* Gas Bill
- \* Water Bill
- \* Garbage Bill
- \* Cable Bill
- \* Bank Statement (Mailed)
- \* Credit Card Bill
- \* Mortgage Statement

## Proof of Bank Accounts (If Applicable)

Please bring **ONE** of the documents listed below.

- \* Bank Statement (Mailed or In-Branch Print-Out - must be stamped and signed at Bank)
- \* Online Printout- PDF version showing account number, name, address and account type (i.e. Checking)
- \* Paystub showing direct deposit
- \* Bank Agreement with supporting deposit receipt (Only if account is less than 1 month old)

## References

Please provide **six (6) complete references**. A complete reference is defined as:

**First & Last Name, Phone Number, Address, City, State, Zip Code.**

References can be anybody you know (Friends, family, co-workers, etc.), but they must all be different names and addresses (i.e. You can't list your mom and dad if they share an address and / or phone #)

**You can write or type these on any paper for convenience.**

## OTHER INFORMATION

**If you have filed for bankruptcy:** We will need to have a copy of your discharge letter (Chapter 7) or a letter from your trustee stating what monthly payment you are allowed (Chapter 13)

**Some documents can serve multiple purposes.** For example, if you bring a bank statement that was mailed to your house and shows direct deposit, it may be able to prove Residence, Income, & Bank.

### Proof of Phone

If you have a landline phone number you provided to us, please disregard this section.

If you only have a cellular phone, we need a copy of your most recent bill, if it is pre-paid, or you don't have a bill (Maybe it comes in someone else's name, etc.) ask Bob Moren how to proceed.

**ALL DOCUMENTS MUST BE DATED WITHIN THE LAST 30 DAYS (Residence is 45 days)**  
**If you have a problem gathering one or more of these documents, please ask to talk to Bob Moren**