



Finance Document Checklist

Below you will find a list of documents that are typically recommended by lenders to bring with you to the dealership when discussing finance options. Use this page as a convenient checklist for you to print off and take along with you. The benefit to entering the dealership prepared will allow for making your time spent at the dealership as useful as possible, eliminating the need to return to the dealership multiple times, and to increase your chances of getting approved quickly by having all of the necessary information.



Pre-Dealer Checklist

Current Paystub

Valid Driver's License

W-2 Forms

Personal References

Bill w/Name, Address and Date

Trade Title

Bankruptcy Discharge Papers
(If Applicable)

Proof of Insurance



Why do dealers and lenders need this information?

Current Paystubs - Be prepared to have proof of employment available by using your recent paystubs. If you are receiving fixed income, be prepared to provide six months worth of proof.

W-2 Forms - Bring this to prove your income. If you are self employed, lenders generally want to see that your business is approximately 2 years old with previous tax returns available as proof.

Bill with Date - Bring a utility or water bill that has your name, address and a recent date on it.

Proof of Insurance - Make sure to have your agent name and the phone number to simplify the process. Lenders will not let you drive home in the vehicle without coverage. Don't add a new car to your policy until you have been given a guaranteed approval.

Bankruptcy Discharges Papers - If you are closing in on a bankruptcy, be sure to have the proper documents available.

Valid Driver's License - A valid driver's license ensures dealers that you are in fact who you say you are and are legally able to drive a car.

Trade Title - If you plan on trading a vehicle, make sure to have the title ready and available.

Personal References - Gather a list of people who you could as a reference with their consent. Be sure to list their name, address, phone number and how they know you.

Canada Auto Loan is a leading service provider of new and used car loans in the USA and Canada. If you have bad credit, low credit, no credit or have been turned down in the past due to bankruptcy, we can help you get a car loan with our special financing programs.