

## Official Paperwork Required for Your Loan

Thank you for allowing AdelFi to finance your vehicle loan. As your lender, AdelFi must be named as the legal owner of your vehicle until your loan is paid off. This involves filing specific paperwork with your state's department of motor vehicles, and then providing the completed paperwork to AdelFi.

In many cases, the dealer, lessor, or lienholder will file the paperwork on your behalf. However, as stated in your loan agreement, you are ultimately responsible for ensuring that these documents are provided to AdelFi. **If we do not receive the necessary documentation within 60 days of your signed loan agreement, the Annual Percentage Rate (APR) for your loan will increase to 18%.** When the documentation is received, your interest rate will return to the contracted rate.

Following are general instructions, as paperwork requirements vary from state to state. If you have specific questions about the paperwork that is required for your loan transaction, please consult your local department of motor vehicles.

Your Loan	Documents Needed
<b>Purchase</b>	Many dealers provide the paperwork directly to the lender. However, if the dealer gave you the paperwork to file, it is your responsibility to file the paperwork with the department/office of motor vehicles and then provide the completed, filed documentation to us.
<b>Lease Buyout</b>	<p><b>Power of Attorney</b> – Complete a Power of Attorney form for your state naming AdelFi as Attorney in Fact for the vehicle. This form is necessary so that AdelFi can complete the title transfer on your behalf.</p> <p><b>Note:</b> This form can be obtained from your local department of motor vehicles office. If your state's form requires a notary, then you must have the form notarized before providing it to AdelFi. Provide us with the original or copy, depending on the rules of your state.</p> <p><b>Lease Buyout Package</b> – Contact the Lessor and request that a Lease Buyout package be faxed to AdelFi at 714.671.5775.</p>
<b>Refinance</b>	<p><b>Power of Attorney</b> – Complete a Power of Attorney form for your state naming AdelFi as Attorney in Fact for the vehicle. This form is necessary so that AdelFi can complete the title transfer on your behalf. See more information above under "Lease Buyout."</p> <p><b>Odometer disclosure</b> – Original form required. Depending on the state, this may be a stand-alone form, or part of another form. Please consult with your local department of motor vehicles office to obtain the document.</p>

## Returning Documentation to AdelFi

Please mail the required documentation to:

AdelFi  
Attn: Consumer Lending  
P.O. Box 2400  
Brea, CA 92822-2400