



## **BUYER CHECKLIST**

□ Decide if you would like to roll the sales tax, unit licensing, and registration fees into your loan: This should be determined before you finalize your loan you need to check with your local DMV to see what the sales tax, and license fees are.

□ **Fill Out Proceed With Loan Form:** <https://www.sefinancial.com/tools/proceed-with-loan/>

□ **Seller Information:** When you fill out the proceed with loan form make sure and send us all the seller information

□ **Title:** Send the loan officer a COPY of the front and back. This is on the sellers checklist also you need to coordinate with them who will send it to us.

□ **Lien on Title: (If there is a lien on the unit you are financing)**

If there is a lien on the unit we must receive the lien payoff documentation as well as the title. The documents required are on the seller checklist and are below:

-Power of attorney from seller. Download

-Payoff letter from current lien holder - It must have the following items: seller name, account number, overnight payoff address (no PO boxes), collateral, and per diem per day.

-Authorization for payoff form Download

□ **Purchase Agreement:** Signed by you and the buyer. This will be emailed to you.

□ **Proof Of Identity:** Sent us copies of front and back of drivers license of all buyers

□ **Schedule Pre- Close Phone Call** : During this phone call Southeast Financial will verify your identification, VIN number of asset you are purchasing & go over final numbers

You select your time when you fill the the proceed with loan form . URL is listed above.

□ **Schedule Requested Time You Want To Receive Loan Documents:** Remember you must have completed the phone interview prior to receiving your loan documents

· Schedule Request Here <https://www.sefinancial.com/tools/requested-date-loan-documents/>

□ **Proof Of Insurance:** You are required, as part of your loan agreement, to maintain comprehensive and collision insurance coverage on your unit for the entire term of the loan. The insurance must be in effect before we can fund your loan.

Southeast can help you with this . We work with the top rated insurance companies for recreational vehicle coverage to insure our customers get the best coverage at the lowest price just click on your appropriate unit type and fill out the form request (M-F we will get you the quote within a couple hours) click

RV Insurance Quotes

[RV INSURANCE QUOTES](#)

[BOAT INSURANCE QUOTE](#)

[MOTORCYCLE INSURANCE QUOTE](#)

SEND US VERIFICATION OF INSURANCE, THROUGH OUR CONVENIENT ONLINE SERVICE – CLICK HERE (IN YOUR LOAN PACKET THERE IS A SHEET WITH THE INSURANCE ADDRESS FOR YOUR LIEN HOLDER) or email to [insurance@sefinancial.com](mailto:insurance@sefinancial.com)

### **Upload documentation securely when you fill out the proceed with loan form**

You can also upload the documents individually if needed here <https://www.sefinancial.com/tools/document-upload>