NAVY FEDERAL Credit Union

Title & Lien Process Guide for Collateral Loans

Where Was the Vehicle Purchased?

DEALERSHIP

The dealership may submit the title paperwork to the DMV on your behalf, recording Navy Federal as the first lien holder. The DMV will then send the lien-recorded title directly to Navy Federal. No further action is needed—your title process is complete.

OR

If the dealership signs the title over to you, you must take the title and Promissory Note to the DMV to register and record Navy Federal as the first lien holder on the vehicle. The DMV will send the lien-recorded title to Navy Federal. Once received, your title process is complete.

PRIVATE SELLER

If you purchased your vehicle from a private seller, the seller signs the title over to you and you must take the title and the Promissory Note to the DMV to register and record Navy Federal as the first lien holder on the vehicle. The DMV will then send the lien-recorded title to Navy Federal. Once received, your title process is complete.

REFINANCED

If you refinanced your vehicle from another institution, ensure the previous institution sends the title directly to Navy Federal. Once we receive the title, we will mail you the lien-recording paperwork to the address we have on file. Sign and return the paperwork promptly. Navy Federal will then submit it to the DMV and debit any filing fees from your savings account. The DMV will send the lien-recorded title to Navy Federal. Once received, your title process is complete.

Lien-recorded titles should be forwarded to:

Navy Federal Credit Union
PO Box 659027
Sacramento, CA 95865

- Visit your state DMV website to view state-specific requirements and fees. If Navy Federal exercises its right to file for the lien-recorded title, filing fees will be debited from your savings account.
- If the lien-recorded title is not received within 60 days, Navy Federal will notify you at your address on file. Contact your dealership, financial institution, or DMV to confirm your title has been forwarded to Navy Federal. If it has been more than 60 days since your loan booked and there are issues with obtaining your title, please contact us and advise us of the issues and the steps you have taken.
- If the lien-recorded title is not received within three months, Navy Federal may convert this loan's APR to Navy Federal's prevailing unsecured personal loan rate and can increase the monthly payment.

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NAVY FEDERAL Credit Union

Loan Instructions to Members

Instructions for Loans Secured by Vehicles, Motorcycles, Motor Homes, Trailers, Recreational Vehicles, Aircraft, or Boats

The loan is for personal use only. It may not be used to buy any vehicle—car, boat, or aircraft—that will be used for hire or taxi services or any other business purpose. Ask to see a copy of the title to avoid purchasing a vehicle that has been branded as salvaged, lemon refurbished, or rebuilt.

If you have not done so already, please contact Navy Federal to provide your identification number(s) for the collateral securing your loan.

- Autos, motorcycles, motor homes, and trailers have vehicle identification numbers (VINs).
- Recreational vehicles, including ATVs and campers that must be pulled by another vehicle, have serial numbers.
- Boats/watercraft have hull numbers; aircraft have N-numbers.

Title and Lien Recording Directions

As part of the loan agreement, please provide the Certificate of Title or other proof of ownership reflecting Navy Federal as **first lien holder** within three months. **If the lien-recorded title is not received within three months, Navy Federal may convert this loan's APR to Navy Federal's prevailing unsecured personal loan rate and can increase the monthly payment. See additional guidance on the front.**

- **If you purchased from a dealer,** the dealer may submit your title paperwork to your local DMV on your behalf. Instruct your dealer to record Navy Federal as first lien holder. Our address should be listed as: **Navy Federal Credit Union, PO Box 659027, Sacramento, CA 95865**.
- **If you purchased from a private seller or the dealer did not submit your title paperwork on your behalf**, it is your responsibility to register the vehicle in your name and record Navy Federal as first lien holder. Please take your title and a copy of your Promissory Note to your local DMV and instruct the DMV to send your title with Navy Federal listed as first lien holder to **Navy Federal Credit Union, PO Box 659027, Sacramento, CA 95865**.
- **If you refinanced your vehicle from another financial institution to Navy Federal**, please contact your previous financial institution to verify the title was mailed to **Navy Federal Credit Union, PO Box 659027, Sacramento, CA 95865**.
- **If you refinanced an existing Navy Federal vehicle loan,** our security interest will be retained. Please ensure that Navy Federal has a lien-recorded title on file for your original loan and Navy Federal's existing lien will remain and apply to your new loan.

Collateral Located in U.S.	Document Required by Navy Federal
New or Used Vehicle	State-Issued Certificate of Title
Boat, Trailer, Motor	State-Issued Certificate of Title
Collateral Titled in KY, MD, MN, MT, NY, & OK	Security Interest Filing (SIF) or Copy of Title
Vessel/Boat Registered with U.S. Coast Guard	Copy of Preferred Ship Mortgage or Abstract of Title
Collateral Registered but Not Titled Due to State Regulation	Copy of State-Issued Registration or Copy of Bill of Sale
Aircraft	Copy of FAA Registration

- **Overseas Requirements:** If the vehicle is overseas, please forward a copy of the military registration, foreign registration, bill of sale, or Manufacturer's Statement of Origin (MSO). Mail the copy in the enclosed green envelope or submit a copy of the title using the Document Upload Portal at **https://digitaluploads.navyfederal.org/uploadportal/sdu/ccpt**.
- Please do NOT send payments or deposits to the Sacramento, CA address.
- At least one borrower's name on the Promissory Note/loan is required to appear on the Certificate of Title (or proof of ownership). Additional owner's of collateral other than the borrower may be added as well.
- If Navy Federal exercises its right to file for the lien-recorded title, filing fees will be debited from the borrower's savings account.
- **To sell, trade, or dispose of any collateral without consent of Navy Federal** is in direct violation of your contract.
- **Instruct your insurance company to list Navy Federal Credit Union as loss payee on your collision and comprehensive policy.** The acceptable deductible is $1,000 or less.

Please use Navy Federal Credit Union's lien holder code if registering in one of the following states:

AZ E00074332	NC 30958056
AR 1927	NE 42167199
CA HVH	NH 13
CO E5301167050001	NJ 597338238180020
FL 205930786	NV NA0004
GA 001100781442	NY 77927
HI NAV	OH E00189
IA 53011670500	OK 003091
ID 530116705	OR 6049513
IL E01121IL	PA 53-011670501
IN 5301167050001	RI E01121RI
KS 530116705	SC 14499500
LA EMNB	SD 530116705
MA C02299	TX 53011670500
MD 10039	VA ELT45
MI LH056344	WA NFU
MS 00-128722560	WI 00044174
MT 530116705	WV E01121WV

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