



# Funding Checklist

## How to Close the Deal & Get Funded

- Enter Deal Terms.** On the approval page, click the “Work the Deal” button to get to the Deal Terms section. Enter sales price, tax, back-end, etc. and enter a down payment to calculate the total amount financed. Click “Save” and then refresh the “Choose a Term.” Select a term to calculate the monthly payment.
- Proof of Income.** If Proof of Income is required, either upload two recent consecutive pay stubs or the last two months of personal bank statements showing employer deposits. If the customer is self employed, they can provide the previous years’ tax return. If spouse is on the tax return, they must be added to the application. Additional documentation may be requested during the underwriting process. Please see our [underwriting guide](#) for more information.
- Customer Verification.** Submit applicant’s (and co-applicant’s) driver’s license, U.S. Passport, or other state issued ID. Proof of address and Social Security card may be requested. Applicant must be a U.S. Citizen or Permanent Resident. Customer interview or employment verification may be conducted prior to contract generation or funding. Additional documentation may be requested during the underwriting process.
- Generate Contracts.** Prior to contracting, please confirm that the Vehicle Make, Model, Year, and VIN on the application match the Post-Contract Documentation (Title, MSO, & Insurance). Once all required legal disclosures have been provided to the customer and our Underwriting Department lets you know you’re clear to contract (through a dealer message and phone call) AND your deal terms are saved, click the “Generate Contracts” button. Contracts are completely paperless and will be emailed to the dealer and customer. You will have a chance to update email addresses & VINs before you reach the final step of sending contracts. Both parties need to sign the agreement online using a mouse or smartphone. For more information about customer verification requirements, please see our [underwriting guide](#).
- Upload MSO & Title Application.** List Roadrunner Financial, Inc. as the lien holder on the Title Application and on the back of the MSO. Include our lien holder address on both documents (address listed below). It is the dealership’s responsibility to title the vehicle in the customer’s state of residency, if applicable. If the customer’s state of residency doesn’t title the subject vehicle type, we will file a Form UCC-1 (a fee will be applied and deducted from the total funded amount). Any Pre-Owned unit will require an odometer disclosure statement.

**Lien Holder Address**  
Roadrunner Financial Inc.  
PO Box 312  
Wilmington OH  
45177-0312

**Credit Decisions**  
Mon - Sun, 24 hrs

**Credit Office**  
Mon-Sat: 9AM - 10PM ET  
Sunday: 12PM - 8PM ET

- Insurance.** Proof of insurance is NOT required for Tiers 1 and 2. Proof of Insurance will be required on all vehicles when the amount financed is greater than \$12,000 for Tiers 3+. Tier 3 has the option to submit either Agreement to Furnish or Proof of Insurance.

**That’s it! Check all boxes and we’ll initiate an ACH transfer that you will receive within 1 - 2 days.**

Need help from the Team? Call (646) 847-0097 or email [help@roadrunnerfinancial.com](mailto:help@roadrunnerfinancial.com)

**Roadrunner Financial**

Disclosure: All applicants for credit through Roadrunner Financial, Inc. (RF) are subject to credit approval. It is the dealer’s responsibility to comply with all state & federal legal requirements for entering into a credit transaction with applicants. Other qualifications and restrictions may apply. In RF’s sole discretion, additional documents may be required before or after contracting, including, but not limited to Bill of Sale, Extended Warranty, Service Contracts, Proof of Tire and Wheel, and Proof of Gap Policy.