



Caribou Financial, Inc. is committed to transparency. Honest and direct communication includes advising all borrowers that additional action may be required following the funding of your loan.

Completing the title update, accurately reflecting all borrowers and the lienholder, is a contractual obligation set forth by every lender, for every loan. Motor Vehicle Departments in every jurisdiction have requirements specific to their location. Not all Motor Vehicle Departments make available the necessary forms prior to titling, quote all fees prior to titling, or provide information specific to your vehicle regarding registration fees, outstanding violations, or inspections due. The forms and fees collected by Caribou Financial, Inc. today and submitted to your Motor Vehicle Department may be insufficient to complete the title.

You may be contacted by your local Motor Vehicle Department, your lender, or an agent of Caribou Financial, Inc. advising you that additional action is required to complete the titling process. Forms of contact include phone, voice mail, text, email, standard mail letter, or overnight letter. By signing below, you indicate you have been advised that you may be contacted regarding action required by your Motor Vehicle Department, and that you agree to promptly complete the requirements necessary to provide a completed title to your lender.

X _____

Borrower's Signature

X _____

Co-Borrower's Signature