



Dear

Congratulations on your decision to refinance! As an added benefit, all Caribou Financial, Inc. loans are **simple interest loans** with **fixed rates**, and **no prepayment penalties**.

Please acknowledge the details of your new financing:

Your New Fixed Interest Rate ---

Your New APR ---

Your New Term ---

Your New Payment ---

Your New Payments Begin ---

X_____ X_____

Attached you will find the e-docs required to process your new loan with .
You also received an email with the required documents to perfect the lien for .
Both sets of documents need to be completed prior to the funding of your loan.

Once we have received all necessary documentation, we will begin the process to fund your new loan, pay off your current lien holder and perfect your vehicle title. After funding, you will receive correspondence from your new lender regarding account information and payment options.

Please contact your Loan Officer for further instructions, and with any questions regarding your documents or final steps.

We appreciate your business and thank you again for choosing Caribou Financial, Inc.!