

Table of Contents

PART A. INTAKE AND CREDIT PROCESSING	6
CHAPTER 1: GLB PRIVACY NOTICES	7
CHAPTER 2: RED FLAGS RULE/VERIFYING CUSTOMER IDENTITY	13
CHAPTER 3: OFAC SCREENING	18
CHAPTER 4: FORM 8300 CASH REPORTS	20
CHAPTER 5: CREDIT APPLICATIONS	28
CHAPTER 6: CREDIT REPORTS	38
CHAPTER 7: CREDIT DECISIONS & ADVERSE ACTION NOTICES	41
CHAPTER 8: RETENTION OF CREDIT RECORDS	47
CHAPTER 9: DISPOSAL OF CREDIT RECORDS	49
CHAPTER 10: SALES TO MILITARY MEMBERS	51
PART B. DEAL NEGOTIATION	52
CHAPTER 11: TRADE-IN/LEASE RETURN ISSUES	53
CHAPTER 12: ANTI-PACKING RULES	57
CHAPTER 13: DECEPTIVE PRACTICES	61
CHAPTER 14: NEW OR USED	65
CHAPTER 15: WORKSHEETS AND MENUS	69
CHAPTER 16: FINANCE INCOME LIMITATIONS	72

CHAPTER 17: HIDDEN FINANCE CHARGES	77
CHAPTER 18: SERVICE CONTRACTS	79
CHAPTER 19: GAP WAIVERS	83
CHAPTER 20: CLEAN VEHICLE INCENTIVES/CAV DECALS	88
CHAPTER 21: WARRANTIES/BUYERS GUIDE	96
PART C. DEAL DOCUMENTATION	102
CHAPTER 22: PRE-CONTRACT DISCLOSURE STATEMENT	103
CHAPTER 23: CREDIT SCORE DISCLOSURE/RISK BASED PRICING RULE	111
CHAPTER 24: CONDITIONAL SALE CONTRACTS	114
CHAPTER 25: VEHICLE LEASE AGREEMENTS	135
CHAPTER 26: SINGLE DOCUMENT RULE	147
CHAPTER 27: DEFERRED DOWNPAYMENTS	153
CHAPTER 28: DISCLOSING NEGATIVE EQUITY	157
CHAPTER 29: USED VEHICLE CONTRACT CANCELLATION OPTION AGREEMENT	161
CHAPTER 30: CO-SIGNER NOTICE	167
CHAPTER 31: SPANISH AND ASIAN-LANGUAGE TRANSLATIONS	169
CHAPTER 32: CONDITION/HISTORY DISCLOSURES	173
CHAPTER 33: LEMON LAW DISCLOSURES	182
CHAPTER 34: CERTIFIED USED VEHICLE DOCUMENTATION	184
CHAPTER 35: SAFETY RECALL ISSUES	186

CHAPTER 36: MARKETING AND SELLING VEHICLES WITH PARTIAL AUTOMATION FEATURES	188
CHAPTER 37: TRADE-IN HISTORY REPORT AND OTHER TRADE-IN DOCUMENTATION	190
CHAPTER 38: INSURANCE	196
CHAPTER 39: DUE BILLS	198
CHAPTER 40: CUSTOMER COPY AND DISCLOSURE REQUIREMENTS	200
CHAPTER 41: PAYMENT BY CREDIT CARD	203
CHAPTER 42: OFFSITE DELIVERIES	205
CHAPTER 43: FINAL CLOSING CHECKLIST	208
PART D. POST-CONTRACT ISSUES	216
CHAPTER 44: BUYER'S EXERCISE OF CONTRACT CANCELLATION OPTION	217
CHAPTER 45: INABILITY TO ASSIGN CONTRACT OR LEASE	221
CHAPTER 46: CONTRACTS HELD BY DEALER	239
CHAPTER 47: DISHONORED CHECKS	242
PART E. F&I POLICY CONSIDERATIONS	244
CHAPTER 48: CONSUMER ARBITRATION AGREEMENTS	245
CHAPTER 49: RETAIL DEALER AGREEMENTS	247
CHAPTER 50: USE OF SUPPLEMENTAL STICKERS	249
CHAPTER 51: SAFEGUARDING COMPUTERIZED CONSUMER DATA	251
CHAPTER 52: KSR REQUESTER COMPLIANCE	255
CHAPTER 53: LICENSING REQUIREMENTS FOR F&I PERSONNEL	262

CHAPTER 54: POSTED SIGNS IN THE F&I DEPARTMENT	265
CHAPTER 55: VIDEO OF CUSTOMER TRANSACTIONS	267
CHAPTER 56: FAIR CREDIT COMPLIANCE	270
GLOSSARY	272