

Refinance (No Change of Ownership):

- Copy of current registration (If registration is due within 90 days, please include registration fee with the DMV title transfer fee)
- Authorization for Payoff signed by the registered owner
- Lender Payoff Instruction with a 10 days payoff quote
- \$15.00 DMV Title transfer fee (other DMV fees may apply)
- REG 262 Vehicle / Vessel Transfer & Reassignment (Section 1 & 5 – Power of Attorney) or REG 260 Power of Attorney

All DMV REG forms can be provided by the credit union

Dealer Purchase:

- Purchase Order signed by both buyer and dealer
- SFFCU Payoff Letter with Title instructions along with the stamped payoff check (*Credit Union Provides*)

Lease Buy-Out (No change of Lessee):

- Copy of current registration (If registration is due within 90 days, please include registration fee with the DMV title transfer fee)
- Lease Buyout Package provided by the lessor company
 - *Odometer Disclosure / Purchase Agreement (Bill of Sales) with a purchase price signed by the Lessee (buyer) / Authorization for payoff signed by the Lessee (buyer)*
- SFFCU Payoff Letter with Title instructions (*Credit Union Provides*)
- REG 256 Statement of Facts (Section B. Statement for SMOG Exemption - Lessor and lessee of vehicle, and no change in the lessee or operator of the vehicle)
- REG 262 Vehicle / Vessel Transfer & Reassignment (Complete Section 1, 2, 4 – Buyer & 5)
This form will be mailed to the lessor along with the payoff check
- Additional REG 262 Vehicle / Vessel Transfer & Reassignment (Section 5 – Power of Attorney) or REG 260 Power of Attorney *This form will be used for the credit union*
- DMV Sales Tax Fee + \$15.00 Title transfer fee (other DMV fees may apply)

All DMV REG forms can be provided by the credit union



****(For 3rd party Lease Buy-Out)***

Additional REG 262 Vehicle / Vessel Transfer & Reassignment (Complete Section 1, 2, 4 & 5) from the lessee to the buyer. Transfer must be within 10 business days in order to avoid the sales tax from the lessee. Additional \$15 DMV title transfer fee. SMOG Certificate (valid within 90 days) *For transfer ownership of a gas-powered vehicle that is 4 or less model years old, a smog certification is not required; however, a smog transfer fee \$8 is collected from the new owner. When a gas-powered vehicle that is more than 4 model years old or a diesel-powered vehicle that is a 1998 year-model or newer and has a GVW of 14,000 pounds or less is sold, the seller must obtain a smog certification for the transfer unless biennial smog certification was obtained within the last 90 days****

Private Party (No Lien):

- Copy of current registration (If registration is due within 90 days, please include registration fee with the DMV title transfer fee)
 - Certificate of Title signed by Seller
 - REG 262 Vehicle / Vessel Transfer & Reassignment completed by both buyer & seller (Complete Section 1, 2, 4 & 5)
 - SMOG Certificate (valid within 90 days) *For transfer ownership of a gas-powered vehicle that is 4 or less model years old, a smog certification is not required; however, a smog transfer fee \$8 is collected from the new owner. When a gas-powered vehicle that is more than 4 model years old or a diesel-powered vehicle that is a 1998 year-model or newer and has a GVW of 14,000 pounds or less is sold, the seller must obtain a smog certification for the transfer unless biennial smog certification was obtained within the last 90 days*
 - DMV Sales Tax Fee + \$15.00 DMV Title Transfer fee (other DMV fees may apply)
- ** No Out of State Private Party Transfer, ONLY California****

*** All DMV REG forms can be provided by the credit union***

Private Party (Lien):

- Copy of current registration (If registration is due within 90 days, please include registration fee with the DMV title transfer fee)
- Authorization for Payoff signed by seller (current register owner)
- SFFCU Payoff Letter with title instructions (*Credit Union Provides*)



- REG 262 Vehicle / Vessel Transfer & Reassignment completed by both buyer & seller (Complete Section 1, 2, 4 & 5)
- SMOG Certificate (valid within 90 days) *For transfer ownership of a gas-powered vehicle that is 4 or less model years old, a smog certification is not required; however, a smog transfer fee \$8 is collected from the new owner. When a gas-powered vehicle that is more than 4 model years old or a diesel-powered vehicle that is a 1998 year-model or newer and has a GVW of 14,000 pounds or less is sold, the seller must obtain a smog certification for the transfer unless biennial smog certification was obtained within the last 90 days*
- DMV Sales Tax Fee + \$15.00 DMV Title Transfer fee (other DMV fees may apply)
 ** No Out of State Private Party Transfer, ONLY California**

*** All DMV REG forms can be provided by the credit union***

*** For REG 262 Vehicle / Vessel Transfer & Reassignment form - (PHOTOCOPIES NOT ACCEPTED BY DMV). Original wet signature are required for all DMV forms)*****

*** All other transfer inquiries, please contact the consumer lending dept***

*** All Auto loans require Proof of Insurance with full coverage (Max \$1,000 deductible)***

DMV phone # 1-800-777-0133

Web site <http://www.dmv.ca.gov/>



