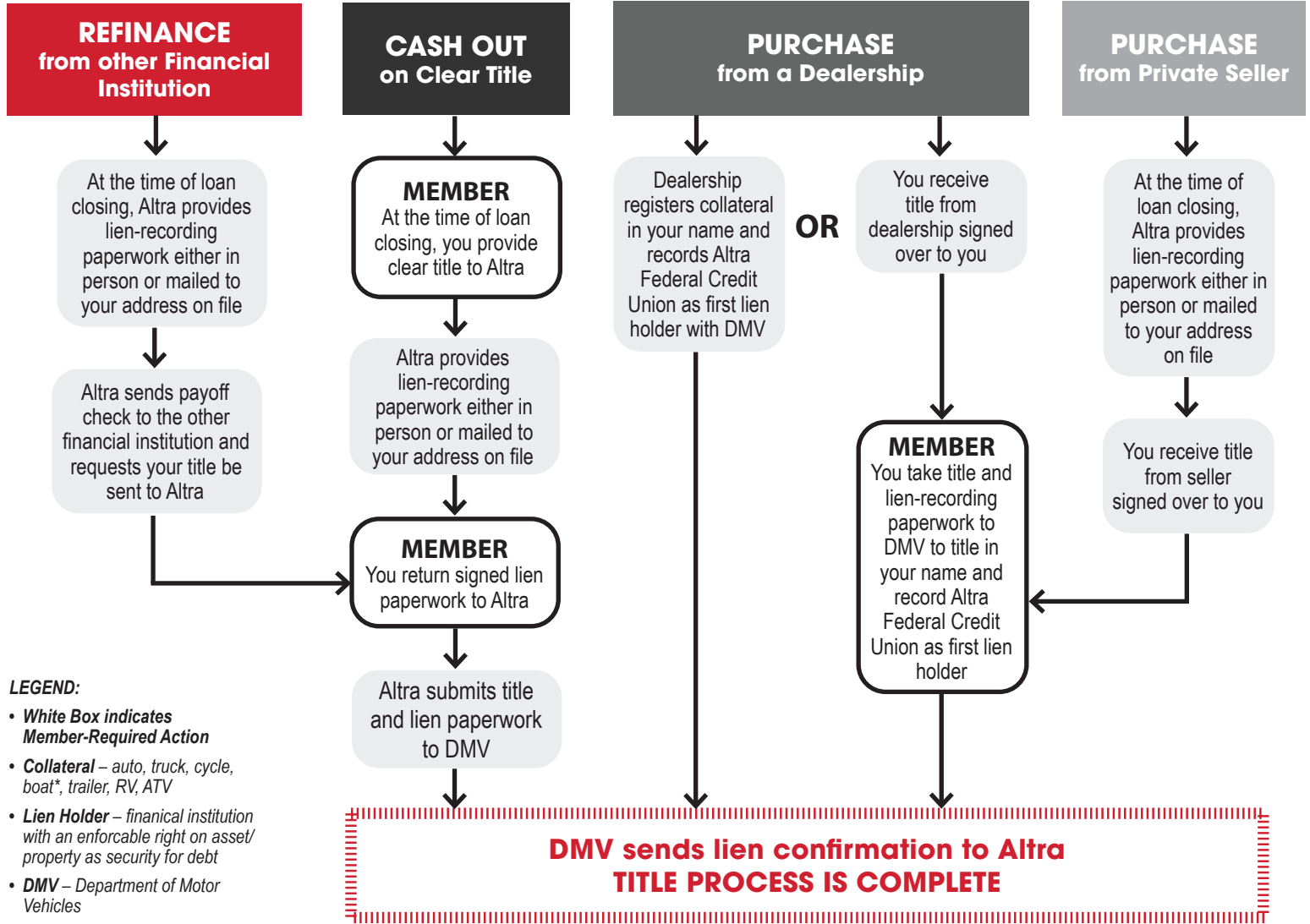


# Title & Lien-Recording Process Guide for Collateral Loans



As part of your loan agreement, Altra Federal Credit Union must be listed as the first lien holder, as shown below, on the collateral that is securing your loan:

**Altra Federal Credit Union  
1700 Oak Forest Drive  
Onalaska, WI 54650**

### IMPORTANT DETAILS

For your convenience, **Altra will file for the lien-recorded title** when you refinance your collateral with Altra if the collateral is already titled in your name.

If you purchase from a dealer, **the dealer may submit your title paperwork** to your local DMV on your behalf. Please verify with the dealer.

If you purchase from a private seller or the dealer did not submit your title paperwork on your behalf, **it is your responsibility to title the collateral** in your name and record Altra Federal Credit Union as first lienholder, using the lien-recorded paperwork provided at your loan closing. Please check with your local DMV or Motor Vehicle Office to view specific requirements and fees.

*\*Boats are typically titled with your state Department of Natural Resources. Please verify with your local filing office.*

**QUESTIONS? CONTACT ALTRA LOAN SERVICING AT 800-755-0055 EXT. 1515**