UNDERSTANDING YOUR BILL OF SALE

Illinois State Credit Union Car Buying Guide

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TRADE IN ALLOWANCE	s magnight a	
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PROCESSING & ADMINISTRATION FEE	THE RESERVOIS	251
WARRANTY (IF AVAILABLE)	2 year to locks	
TOTAL SELLING PRICE	30.0%	17
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TAX		
LICENSE & TITLE FEE	IV THE IBA	1.100
TOTAL	neges legal	
ALL DEPOSITS ARE NON-REFUNDABLE	W VSOT ALE	
Buyer Initials	TOTAL TOP	HA
DEPOSIT	11 Table 10	
BALANCE DUE	APT IT DIVE	Will be

TAXES

The amount of sales tax (6.25% of the subtotal in Illinois, if you live in Bloomington Normal there is also an extra 0.75% City use tax built in this line)

LICENSE FEE

Includes \$150 for the title fee. \$151 is added if the license sticker is new or \$25 if the sticker is being transferred

DOWN PAYMENT

The amount you are paying in "cash". This amount you contributing and is not part of your financing.

BALANCE (AMOUNT) DUE

The total amount the dealer needs to be paid to purchase the vehicle.

PRICE

The amount you are paying for the vehicle. This maybe called list price, selling price, or discounted price. Dealers may show you a higher amount at the top and then a sales discount to get to your actually price.

TRADE-IN VALUE (ALLOWANCE)

The amount the dealer is paying you for the vehicle you are trading in

DEALER DOC FEE

The fee that car dealer charges for processing vehicle purchase documents (max in Illinois of \$300)

PAYOFF

The amount still owed on a loan for your trade in vehicle.

MAKE OF TR	ADE-IN			
YEAR	MODEL	BODY	BODY	
SERIAL NO.	38091071 AA2U	9 1 30 123	SALT.	PEC.
BALANCE OV	VED TO	The state of the s	Make.	
TRADE-IN AL	LOWANCE	\$		CHA
BALANCE OV	VED ON TRADE-IN			
NET EQUITY	OF TRADE-IN	\$	63	MEG

