



Private Owner Watercraft Form

This information will be used by Virginia Federal Credit Union (VACU) to assist you in a private owner watercraft purchase. You will need a copy of the registration/title in order to purchase the watercraft as a private owner sale.

Borrower Name: _____

Co-Borrower Name: (if applicable) _____

Year of Watercraft: _____ Make/Model: _____ / _____

Hull ID #: _____

If applicable, please complete the following information for a trailer

Year of Trailer: _____ Make/Model _____ / _____

VIN #: _____

Name(s) to be listed on watercraft/trailer title: _____

State the watercraft/trailer will be titled in: _____

Seller's name: _____

Seller's address: _____

Seller's phone number: _____ Sale Price: \$ _____

If there is a lien on the watercraft you are purchasing, please complete the lien holder information below:

Name of Lien Holder (financial institution): _____

Phone number of lien holder: _____ Payoff Account Number: _____

Name(s) on current loan? _____

Once you have obtained the watercraft, you are immediately required to:

- **Take the physical paper title of the watercraft to Department of Wildlife Resources and record Virginia Federal Credit Union as lienholder**
- **If applicable, take the physical paper title of the trailer to Department of Motor Vehicles**
 - **Pay sales tax and applicable fees**
 - **Have Virginia Federal Credit Union recorded as the lien holder. Electronic lien code: ELT31**

**Virginia Federal Credit Union
PO Box 90010
Richmond, VA 23225**

Please return your completed Private Owner Watercraft Form and a copy of your watercraft (and trailer if applicable) registration to your assigned VACU processor by one of two convenient options:

Email: lendingprocessors@vacu.org

Fax: (804) 267-5408 or (866) 436-9767

Borrower Signature _____ Date _____