We have more experience than our competition.



We represent more banks than our competition.

Yacht, Aircraft and RV Lending January 2019 Rates

Loan Amount	Program	Rate	Maximum Term	Minimum Down Pmt	Pmt/ 1,000
\$100,000 +	* 3 year Fixed Rate	4.375%	20 years	20%	\$6.26
\$100,000 +	* 5 year Fixed Rate	4.515%	20 years	20%	\$6.33
\$100,000 +	Fixed Rate New-Used 1998+	4.75%	20 years	20%	\$6.46
\$100,000 +	Fixed Rate Used 1989+	4.99%	20 years	20%	\$6.60
\$ 100,00 + *subject to limited lending area	Fixed Rate	4.62%	20 years	20%	\$6.26
\$75,000-\$350,000	** Fixed Rate New- used 2008+	4.99%	20 years	30%	\$6.60
100,000 \$750,000+	30 day LIBOR	Variable- call for current rate	20 years	20%	TBD

Rate is fixed for the designated number of years and adjusts monthly thereafter to the Prime Rate plus .50% and there is a 1% prepayment penalty for the first 12 months requires auto draft for monthly payment to bank. **Requires 800 credit score & 30% down, term to be applied if applicant qualifies – combination of discounts stackable. *** Requires 800 and above score and previous lending bank relationship discounts. Loan approvals good for 60 days, rate lock 30-60 days per individual bank terms.

Rates ,terms are subject to change without notice – call for latest rates/terms

We have multiple bank sources for boats older boats from 1989 and Up!



Cindy Lewis
Marine Finance Specialist
Cell 410-903-6611
Cindy@recreationfinance.com
www.recreationfinance.com
www.boatbanker.com
Serving clients Nationwide

