|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ***We have more experience than our competition.*** | | C:\Documents and Settings\Jim\Desktop\Sterling\Marketing\Sterling Logo.png  **Yacht, Aircraft and RV Lending**  **May 2022 Rates Over $100,000** | | | | | ***We represent more banks than our competition.*** | | |
| **Loan Amount** | **Program** | | | **Rate** | **Maximum Term** | | | **Minimum Down Pmt** | **Pmt/ 1,000** | |
| **$100,000 +** | **\* 3 year Fixed Rate** | | | **3.65%** | **20 years** | | | **20%** | **$5.87** | |
| **$100,000 +** | **\* 5 year Fixed Rate** | | | **3.74%** | **20 years** | | | **20%** | **$5.92** | |
| **$100,000 +** | **Fixed Rate New-Used 2002+** | | | **3.89%** | **20 years** | | | **20%** | **$6.00** | |
| **$100,000 +** | **Fixed Rate**  **Used 1980+** | | | **4.14%** | **20 years** | | | **20%** | **$6.19** | |
| **750,000 - $5,000,000** | **Fixed Rate**  **New-used2002 +** | | | **4.12** | **20 years** | | | **20%** | **6.16** | |
| **$75,000-$350,000** | **\*\* Fixed Rate New-used 2006+** | | | **3.99%** | **20 years** | | | **20%** | **$6.05** | |
| **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. . Loan approvals good for 60 -90 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 older boats from early 1980’s and up | | | | | | | | | | |
|  | | | **Cindy Lewis**  **Marine Finance Specialist**  **Cell 410-903-6611**  [Cindy@recreationfinance.com](mailto:Cindy@recreationfinance.com)  **www.recreationfinance.com**  **www.boatbanker.com**  ***Serving clients Nationwide*** | | | C:\Users\Cindy\Documents\Sterling\artwork-logos\Sterling Associates Boat LOGO-SMALLER.jpg | | | |