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| ***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/termsWe 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**www.recreationfinance.com****www.boatbanker.com** ***Serving clients Nationwide*** | C:\Users\Cindy\Documents\Sterling\artwork-logos\Sterling Associates Boat LOGO-SMALLER.jpg |