

MARINE ONE

ACCEPTANCE CORPORATION

LIENHOLDER AND MAIL CONTRACTS TO:
Marine One Acceptance Corporation
5000 Quorum Dr., Suite 200 Dallas, Texas 75254
Phone (800) 262-8734 Fax (800) 379-2837
www.marineone.com

BOAT, RV, LIVESTOCK & ENCLOSED TRAILER Dealer # FACT SHEET

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- Maximum advance (new) = 105% of manufacturer invoice with options + TTL + Service Agreement + Credit Ins + Gap Insurance + Coach-Net (**SEE BELOW****)
 - Maximum advance (used) = 105% of NADA low book value with options + TTL + Service Agreement + Credit Ins + Gap Insurance (**SEE BELOW****)
 - \$3500 minimum monthly taxable income on primary applicant; joint applicant's can be considered with a minimum monthly taxable income of \$3000 for the primary applicant and \$1500 for the secondary applicant
 - Debt Ratio cannot exceed 40% of the applicant's taxable, verifiable income
 - At least ONE satisfactory non-housing comparable installment account reported for one year
 - 10% Minimum Down Payment (cash or trade equity)
 - 24 – 120 month term available
 - Amount Financed Minimum \$7500 / Maximum \$35000

****SERVICE AGREEMENT MAY BE WRITTEN AT 2 X DEALER COST, GAP MAX IS \$695****

- Proceeds are distributed by check according to the signed Dealer Agreement
- Marine One requires that Boat, Motor, and Trailer be listed on all marine contracts
- Service Agreement may be written at 2X dealer cost (Florida state rates apply)
- Marine One requires a maximum \$500 deductible on Comprehensive & Collision insurance
- First payment will be collected at funding if due within 10-days of funding
- Marine One will finance approved motorized products 5-years back of current year and non-motorized products 10-years back of current year
- All charged items must be disclosed on the original signed Buyers Order
- **Marine One will contact borrowers to confirm installed equipment and terms of sale**

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Rate and Term – New and Used Boats, RV's, Livestock & Enclosed Trailers

- **17.75% - Flat Rate**
- 24 – 120 month term available
- Rate and Term will be listed on the call-back
- Marine One **will not finance** exotic boats (i.e. high performance boats), personal watercraft, Jon-Boats, or boats that exceed 25-feet in length
- Marine One **will not finance** camper shells, pick-up campers, flatbed trailers, utility trailers, or motorcycle-towables
- Marine One **will not finance** units that are no longer in production
- Dealer prep, rigging, or labor charges may not exceed the maximum advance
- Recreation vehicles cannot be used as primary residence or used commercially
- Marine One **will not finance** dealership personnel
- Marine One **will not consider** applicants with child support issues
- No side-notes, hold-checks or post-dated checks can be accepted by the dealer to complete the terms of sale under any circumstances
- Marine One will require proper documentation be in place to secure our lien for “out of state customers” at the time of funding
- Please refer to your state specific Funding Checklist for funding guidelines

The dealer may buy down the rate (see discount schedule below).

THE COST MAY NOT BE PASSED ON TO THE CUSTOMER.

Discount Schedule:

17.75% APR – Zero Discount

16.75% APR – 2%

15.75% APR – 4%

14.95% APR – 5%

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