

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

Dealer #

FACT SHEET

- Contracts will be accepted for boats, RV's and livestock & enclosed trailers
 - Maximum advance (new) = 105% of manufacturer invoice with options + TT&L + Service Agreement + Credit Insurance + Gap Insurance (max (\$695) + Delivery Allowance (max \$250)
 - Maximum advance (used) = 105% of NADA (boat or RV) or PRIMEDIA (livestock or enclosed trailer) low book value with options + TT&L + Service Agreement + Credit Insurance + Gap Insurance (max \$695) + Delivery Allowance (max \$250)
 - \$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 not to 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
 - Amount Financed Minimum \$7500 / Maximum \$35000
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- Proceeds are distributed by check according to the signed dealer agreement
 - 24 – 120 Month terms available
 - The contract rate will be listed on the approved call-back
 - Marine One requires Boat Motor and Trailer to be listed on all marine contracts
 - Service agreement may be written up to \$1200; any exceptions may not exceed 2X dealer cost (Florida state rates apply)
 - Recreation vehicles cannot be used as primary residence or used commercially
 - Applicants **will not be considered** without a home telephone in their residence (**Cellular phones require prior approval**)
 - Marine One requires a maximum \$500 deductible on Comprehensive & Collision insurance
 - **Marine One will contact borrowers to confirm installed equipment and terms of the sale**
 - First payment will be collected at funding if due within 10 days of funding

**Effective May 2010



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

Rate, Term and Discount (if any) will be listed on the callback

- **17.75% - flat rate based on a scoring model structured by Marine One**
- 24 – 120 month term available
- Marine One will finance approved motorized products 5-years back of current year and approved non-motorized products 10-years back of current year
- 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
- Marine One **will not consider** applicants with child support issues
- No side-notes, hold-checks, or post-dated checks to dealer under any circumstances
- All charged items must be disclosed on the original signed purchase order
- Please refer to your state specific Funding Checklist for funding guidelines
- The dealer may buy down the rate (see discount schedule below)
- Marine One will require proper documentation be in place to secure our lien for “out of state customers” at time of funding

Discount Schedule:

17.75% APR – Zero Discount

16.75% APR - 2%

15.75% APR – 4%

14.95% APR – 5%