



## RATES

Loan Amount	Rate	Down Payment	Term	Pymt/ \$1000
\$150,000 +	4.24%	20%	20 years	\$6.19
\$100,000+	4.43%	20%	20 years	\$6.16
\$100,000 +	4.00%	20%	3-year ARM/20yr	\$6.06
\$100,000 +	4.25%	20%	5-year ARM/20yr	\$6.19
\$50,000-\$99,999	5.99%+	10-15%	15 years	\$8.43

## Programs

New, Used, Refi, Charter, Cashout, & Cash Recapture.  
 Long term Fixed, Short term Fixed/Adjustable  
 Foreign Deliveries, New Construction (\$750k Domestic Only)  
 Superyacht Program \$3.5 million + (Non Citizen and Foreign Nationals)

Rates and terms subject to credit approval and collateral qualifications. Rates subject to change without notice.  
 Some loans may have a 1% - 1.5% **prepayment penalty on the loan balance for the first 12 months.**  
 .25% rate discount requires banking relationship/auto payment or 30% down.