



**AppOne**

**Platform EXTERNAL Release Notes**

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PLATFORM EXTERNAL

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### MarineOne rule and filter override change

For loan applications submitted to the MarineOne and TMFS MarineOne programs, rules have been updated and the filter override option is no longer available to dealers. The filter override option will be turned off for dealers that currently have it enabled. The rules are updated as follows:

- **FICO Score** is more than 500.
- **Max Loan Amount** is less than \$48,000
- **Down Payment** is at least 10% of the selling price
- **Min Loan Amount** is more than \$5,000
- **Max Advance** (Marine,RV,Horse Trailer) Line 3 max not to exceed 115%
- **Income** is more than \$2,600 a month
- **Max Advance** (Motorcycle) Line 3 may not exceed 115%
- A boat, motor and trailer must be included as collateral on Marine Deals
- ATVs are not allowed. Must be a UTV (Side-By-Side unit)

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**Marine/RV/Horse Trailer programs**

	Marine One Marine Program	
FICO Score	✘	Applicant(s) do not meet min. bureau score requirement of 500.
Time on Credit File	n/a	
# of Tradelines	n/a	
Job Time	n/a	
Residence Time	n/a	
Max Advance	✘	Deal Structure exceeds max. line 3 advance of 115%.
Down Payment	✘	Does not meet min. down payment requirement of 10% of selling price.
Min Loan Amount	✔	
Max Loan Amount	✘	Loan amount exceeds max. of \$48k.
Lending Area	✔	
Income	✘	Applicant(s) do not meet min. income requirement of \$2600.
Collateral	✘	A boat, motor and trailer must be present on marine deals.
Collateral Age	n/a	

	Marine One Marine Program	
FICO Score	✘	
Time on Credit File	n/a	
# of Tradelines	n/a	
Job Time	n/a	
Residence Time	n/a	
Max Advance	✔	
Down Payment	✘	
Min Loan Amount	✘	Loan amount below 5K.
Max Loan Amount	✔	
Lending Area	✔	
Income	✘	
Collateral	✘	

**Motorcycle program:**

	Marine One Motorcyle Program
FICO Score	✘
Collateral Age	n/a
Time on Credit File	n/a
# of Tradelines	n/a
Job Time	n/a
Residence Time	n/a
Max Advance	✘
Down Payment	✘
Min Loan Amount	✔
Max Loan Amount	✘
Lending Area	✔
Income	✘
Collateral	✔

Applicant(s) do not meet min. bureau score requirement of 500.

Deal Structure exceeds max. line 3 advance of 115%.

Does not meet min. down payment requirement of 10% of selling price.

Loan amount exceeds max. of \$48k.

Applicant(s) do not meet min. income requirement of \$2600.

	Marine One Motorcyle Program
FICO Score	✘
Collateral Age	n/a
Time on Credit File	n/a
# of Tradelines	n/a
Job Time	n/a
Residence Time	n/a
Max Advance	✘
Down Payment	✘
Min Loan Amount	✘
Max Loan Amount	✔
Lending Area	✔

Loan amount below 5K.

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**Wolters Kluwer Financial Services**  
6815 Saukview Drive  
St. Cloud, MN 56303  
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