



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

TOURING & CRUISER MOTORCYCLE FACT SHEET

Dealer #

- 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
 - \$3000 Minimum monthly taxable income on primary applicant; joint applicant's can be considered with a minimum monthly taxable income of \$2500 for the primary applicant and \$1000 for the secondary applicant
 - Maximum advance (new) = 85% of MSRP + TT&L + Gap Insurance (max \$695) + Service Agreement + Credit Insurance + Dealer Prep (max \$250)
 - Maximum advance (used, 5-years back of current year) = 85% of retail book value + TT&L + Gap Insurance (max \$695) + Service Agreement + Credit Insurance + Dealer Prep (max \$250)
 - 10% to 30% Minimum Down Payment Required
 - Amount Financed Minimum \$6000 / Maximum \$35000
 - Motorcycles are restricted by model and manufacturer; all eligible models must have a used value in NADA or KBB.
(Ineligible: Sport bikes, racing bikes, trikes, side cars and salvage titles)
 - Contracts submitted outside the established guidelines will be returned to sender
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- **17.75% - flat rate based on a scoring model structured by Marine One**
 - **24 – 84 Month terms available**
 - Applications must include a signed Buyers Order including all options and may be verified
 - Service Agreements may be written up to \$1200 or 2X dealer cost whichever is greater
 - Applicants must provide a home phone bill OR cell phone bill AND utility bill which will be used to verify their physical address
 - 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 contact borrowers to confirm installed equipment and terms of the sale**

**Effective July 2010



Rate and Term - New and Used Motorcycles

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

- Marine One will not finance dealership personnel
- Marine One will not advance for parts not specifically listed in the factory parts catalog
- Marine One **will not finance** units that are no longer in production
- Marine One **will not consider** applicants with child support issues
- No side-notes, hold-checks, or post-dated checks to dealer under any circumstances
- 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%