



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](http://www.marineone.com)

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

- Maximum advance (new) = 105% of manufacturer invoice with options + TTL + Service Agreement + Credit INS + Gap INS + Coach-Net or Good Sam + Tire and Wheel Protection. (**SEE BELOW\*\***). Units will only be classified as NEW if current year, or 1 year back of current year
- Maximum advance (used) = 105% of NADA low book value with options + TTL + Service Agreement + Credit Ins + Gap Ins (**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 gross 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 \$45000

**\*\*BACK END CAPS - SERVICE AGREEMENT 2 X DEALER COST, (FL State rates apply)  
GAP \$695, TIRE AND WHEEL PROTECTION \$399\*\***

- 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
- 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**

**You may e-mail required stipulations to [verify@marineone.com](mailto:verify@marineone.com)**

# MARINE ONE

## ACCEPTANCE CORPORATION

### **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

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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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