

PLATINUM PROGRAM										
APR**	9.49%	9.99%	10.49%	10.99%	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%
Participation	0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
LOAN AMOUNT		MAX TERM		PLATINUM PROGRAM GUIDELINES						
\$5,000 - \$9,999		72 MONTHS		MAX FRONT END ADVANCE (NEW)			125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT			
\$10,000 - \$19,999		120 MONTHS		MAX FRONT END ADVANCE (USED)			125% NADA WHOLESALE WITH ADDS			
\$20,000 - \$29,999+		144 MONTHS		MAX BACK-END			20% SALES PRICE WITH NO CAP			
\$30,000 - \$300,000		180 MONTHS		PROOF OF RESIDENCY			CASE BY CASE			
MIN CREDIT SCORE		700		**Max Rate in CT 11.50%						
GOLD PROGRAM										
APR**	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%	14.49%	14.99%	15.49%	16.49%
Participation	0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
LOAN AMOUNT		MAX TERM		GOLD PROGRAM GUIDELINES						
\$5,000 - \$9,999		72 MONTHS		MAX FRONT END ADVANCE (NEW)			125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT			
\$10,000 - \$19,999		120 MONTHS		MAX FRONT END ADVANCE (USED)			125% NADA WHOLESALE WITH ADDS			
\$20,000 - \$34,999+		144 MONTHS		MAX BACK-END			20% SALES PRICE WITH NO CAP			
\$35,000 - \$250,000		180 MONTHS*		PROOF OF RESIDENCY			CASE BY CASE			
MIN CREDIT SCORE		640		** All may not qualify for 180 months, max term will be stated. ***Max Rate in CT 11.50%						
SILVER PROGRAM										
APR**			13.99%	14.49%	14.74%	15.99%	16.49%	16.99%	17.49%	17.99%
Participation			0.00%	0.50%	1.00%	2.00%	3.00%	3.50%	4.00%	4.50%
LOAN AMOUNT		MAX TERM		SILVER PROGRAM GUIDELINES						
\$5,000 - \$9,999		72 MONTHS		MAX FRONT END ADVANCE (NEW)			125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT			
\$10,000 - \$19,999		120 MONTHS		MAX FRONT END ADVANCE (USED)			125% NADA WHOLESALE WITH ADDS			
\$20,000 - \$200,000		144 MONTHS*		MAX BACK-END			15% SALES PRICE WITH NO CAP			
MIN CREDIT SCORE		580		PROOF OF RESIDENCY			REQUIRED			
* All may not qualify for 144 months, max term will be stated. **Program not available in CT. Max Rate in AR, NJ, and NY is 16.00%										

PROGRAM GUIDELINES

- Minimum gross income \$3,000
- Minimum down payment 10%
- Income required on all applications
- Back End Products: GAP, Service Contracts, Warranties, Insurance, P&F, Anti Theft, Ancillary.
- Insufficient Collateral: Sailboats, High Performance Boats, Personal Watercraft and House Boats
- Age limit: 30 years, would consider older if boat has been repowered or restored

PROGRAM ADVANTAGES

- Limited self employed income verification
- Past credit issues (bankruptcy, foreclosure, short sale, etc) with reestablished credit accepted.

CONTACT INFORMATION

Stipulations: stips@recfi.com

Funding: funding@recfi.com

Underwriting: underwriting@recfi.com

Sales Manager: salesmanager@recfi.com

Accounting: accounting@recfi.com