

RecFi RATE SHEET

200 E. Robinson Street • Suite 1110 • Orlando, FL 32801
P: 855-234-1304 • F: 561-948-1679 • www.recfi.com

	LTV						
	<90%	90 - 110%	>110%				
New (Invoice)							
Used (NADA)	<110%	110 - 130%	>130%	Max DTI	Max Markup	Commission Paid	Max Loan

DIAMOND

Term 60-180	6.99%	7.49%	7.99%	35%	1.25%	5.00%	\$350,000.00
Term 240	7.99%	8.49%	8.99%	35%	1.00%	4.00%	\$350,000.00

PLATINUM

Term 60-180	7.99%	8.49%	8.99%	45%	1.25%	5.00%	\$350,000.00
Term 240	8.99%	9.49%	9.99%	45%	1.00%	4.00%	\$350,000.00

EMERALD

Term 60-180	8.99%	9.49%	9.99%	50%	1.25%	5.00%	\$350,000.00
Term 240	9.99%	10.49%	10.99%	50%	1.00%	4.00%	\$350,000.00

RUBY

Term 60-180	10.99%	11.49%	11.99%	50%	1.25%	5.00%	\$300,000.00
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GOLD

Term 60-180	11.99%	12.49%	12.99%	50%	1.00%	4.00%	\$250,000.00
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SILVER

Term 60-180	13.99%	14.49%	14.99%	45%	1.00%	4.00%	\$200,000.00
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BRONZE

Term 60-180	15.99%	16.49%	16.99%	40%	1.00%	4.00%	\$150,000.00
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BOOST	RESERVE	MAX LTV	MAX DTI	MAX TERM
15.99%	1.00%	110%	40%	144
16.99%	1.00%	110%	40%	144
17.99%	1.00%	110%	40%	144

CONTACT INFORMATION

ACCOUNTING: accounting@recfi.com • FUNDING: funding@recfi.com • SALES MANAGER: salesmanager@recfi.com • STIPULATIONS: stips@recfi.com • UNDERWRITING: underwriting@recfi.com

EFFECTIVE 9/17/25

ADVANCES

Max Front-End Advance (New) 125% of Gross Invoice with Discount & Freight

Max Front-End Advance (Used) 145% of NADA Wholesale

Minimum Down Payment 10% of out the door price

RESERVE CALCULATION

Every .25% added to buy rate there is a 1% reserve paid

BACKEND ALLOWANCE

Max Allowance 20% of Top Line Sales Price

Back-End Products GAP, Service Contracts, Warrants, Insurance, P&F, Anti-Theft & Ancillary

COLLATERAL GUIDELINES

Insufficient Collateral High Performance Boats & House Boats

Maximum Age 30 years unless boat is repowered

PROOF OF INCOME REQUIREMENTS

Income Required on All Tiers

Minimum Income Required 4000 monthly

Self-Employed Borrowers Special income verification program

DISCLOSURES

- * Minimum Loan Disclosure:
AZ - \$10,000 • MA - \$6,000 • NH - \$10,000 • NM - \$10,000
- * Maximum term determined by underwriter, all customers may not qualify
- ** Maximum Rate Disclosure: NE, NJ & NY - 16%
- *** Program selection is based on internal scoring system & other credit factors

LOANS MADE BY NEEDHAM BANK, A MASSACHUSETTES CHARTERED BANK, MEMBER FDIC.