

Press Release

Source: FirstAgain LLC

## FirstAgain Introduces Online Financing Option for Boating Enthusiasts

Thursday January 3, 8:00 am ET

**Tailored to Consumers with Excellent Credit, the AnythingLoan Can Be Used for Any Marine-Related Expense**

SAN DIEGO--(BUSINESS WIRE)--FirstAgain® LLC, a pioneering online consumer lender, today introduced the AnythingLoan directly to the boating community. The AnythingLoan is a low-interest rate, unsecured consumer loan that is tailored to individuals with excellent credit and can be used to finance anything, including new and used boats, marine equipment, engines, electronics, fractional ownerships, boat repowers and upgrades, refinancing or anything else. Loan amounts range from \$10,000 to \$100,000 and same-day funding is available.

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\*Numbers as of market close 1/15/2008

"Recreational boating is an enormously popular activity, not just in San Diego but throughout the country, so we are happy to introduce a much better financing option for individuals who have excellent credit and want to get in on the fun," said Gary Miller, FirstAgain CEO and co-founder. "With FirstAgain's AnythingLoan, an individual can finance or refinance a boat purchase, upgrade equipment on an existing boat or repower with a better performing, fuel-efficient or environmentally friendly engine. In fact, we even finance fractional ownerships to give our customers the chance to experience the boat of their dreams."

FirstAgain's AnythingLoan provides a convenient, completely paperless loan experience, from application processing to document signing, loan funding and servicing. With the AnythingLoan, customers can apply in a matter of minutes, be approved and have the loan proceeds in their accounts by the end of the day. There are no down payment requirements, fees, prepayment penalties or liens. As a result, customers experience a fast and exceptionally convenient loan process and own their boat free and clear of any liens.

"When I was in the market for a new boat, I discovered FirstAgain and found out that the company was founded by the same individuals who started PeopleFirst," said Patrick McFarlin, a FirstAgain customer and new boat owner from Fort Worth, Texas. "Since I was a very satisfied PeopleFirst customer for three auto loans, I saw FirstAgain's AnythingLoan as an instant opportunity to finance the boat that I wanted, so I decided to give them a try. The loan application process was quick and easy, and I received the money right away. Now, I recommend FirstAgain to all my friends and family."

### About FirstAgain LLC

FirstAgain LLC is a consumer finance company based in San Diego. The company's co-founders previously founded PeopleFirst.com, which became the nation's largest online auto lender prior to its sale to Capital One in 2001. Operating nationwide and with financial commitments from Merrill Lynch, FirstAgain provides innovative financial products to individuals with excellent credit. The company's AnythingLoan is the nation's first completely paperless consumer loan and can be used for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares, and loan refinancing. The loan experience is fast and convenient, offering same day funding along with highly competitive rates and loan amounts from \$10,000 to \$100,000. For more information, please visit [www.firstagain.com](http://www.firstagain.com).

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