

Finance Amount	Rate*	Per \$1000	Term	Down Payment	Equifax Credit Score
\$75,000 - \$2,000,000	5.25%	\$6.74	20 year fixed rate	20%	800
\$75,000 - \$2,000,000	5.50%	\$6.88	20 year fixed rate	20%	760-799
\$75,000 - \$2,000,000	5.625%	\$6.95	20 year fixed rate	20%	720-759
\$75,000 - \$2,000,000	5.875%	\$7.09	20 year fixed rate	20%	700-719
\$75,000 - \$2,000,000	6.50%	\$7.46	20 year fixed rate	20%	680-699

Rate-Adds or Discounts to Fixed Rate Programs:

Rate-Adds:		Rate Discounts:	
Age of Vessel between 21 and 30 model years – pleasure boat use only	+0.50%	Down Payment of 30% or more – only available on 720+ credit scores	-0.25%
Age of Vessel older than 30 years – by exception only- pleasure boat use only	+1.00%		
LTV 80.1 – 85%-for loans from \$75,000 - \$500,000 – pleasure boat use only	+0.25%		
Limited Charter	+0.25%		
Full Time Charter*	+0.75%		

*OPML Approved Charter companies only

Your OceanPoint Marine Lending Team



Dustin Howard
 VP, National Account Manager

Cell: 717.679.0440
 Dustin.Howard@banknewport.com



Tim LeBreux
 AVP, Assistant National Account Manager

Cell: 860.268.0221
 Tim.Lebreux@banknewport.com