



## LUXURY ASSET LOANS

### YACHT GUIDELINES

- DEAL SIZE: \$100,000 - \$2,000,000
- YACHTS 30' - 65' LENGTH
- AGE: 5 YEARS OR NEWER  
"EXCEPTIONS APPLY"
- TERM: 2 - 10 YEARS
- LTV: 50 - 75% COLLATERAL ACCEPTED

### PLANE GUIDELINES

- DEAL SIZE: \$150,000 - \$3,000,000
- CATEGORIES: PLANES, HELICOPTERS & JETS
- AGE: DEPENDS ON CATEGORY & MFG
- TERM: 2 - 10 YEARS "BASED ON AGE, USAGE & PROJECTED VALUE"
- LTV: 50 - 75% COLLATERAL ACCEPTED

### EXOTIC CAR GUIDELINES

- DEAL SIZE: \$100,000 - \$250,000
- AGE: 5 YEARS OR NEWER  
"EXCEPTIONS APPLY"
- TERM: 12 - 48 MONTHS
- LTV: 50 - 80%



### HIGHLIGHTS

- **NO PREPAYMENT PENALTY**
- NO FICO MINIMUM
- START-UPS ARE OK
- PAST BANKRUPTCY OK
- NO CITIZENSHIP REQUIRED



EMAIL THE FOLLOWING **THREE** ITEMS FOR APPROVAL



#### CREDIT APPLICATION

WE WILL ACCEPT ANY CREDIT APPLICATION



#### UNIT SPECS

MUST INCLUDE YEAR, MAKE, MODEL, MILEAGE/HOURS



#### INVOICE

MUST BE ITEMIZED



## WHO WE ARE

**East Harbor** is a direct lender to customers who have difficulty financing through traditional sources such as banks. Reasons for this could be insufficient credit, start ups, bad credit, etc... Most of our deals get funded in the 20-30% down payment range which is generally the hardest barrier to cross for the deal to close. We do difficult deals and the customers' down payment is imperative to be in a good equity position on an asset. One of our biggest highlights is that our loans have no prepayment penalty and can be paid off at any time in the loan without future interest.

## CUSTOMER LOCATION

We finance deals in all continental USA

## REQUIREMENTS FOR A FULL APPROVAL

- Application "we can use your application, if you have a credit report/score please send"
- Invoice
- Spec sheet with pictures

### Questions to ask for best approval "not required"

- Time in business?
- Estimated credit score?
- Highest limit on credit?
- Net worth?
- Bankruptcy?
- Child support?
- Repossession?

## WHAT IS REQUIRED FOR FUNDING?

- Wire confirmation of full down payment "to dealer or finance company"
- Physical damage with "East Harbor" as loss payee
- Signed and notarized contract. Original must be sent
- Inspection