



RATES AS LOW AS 6.50%

BOAT LOAN RATES

Effective January 3, 2008

Fixed Rates:

Loan Amount	Rate	Down-payment	Term	Payments/ \$1,000
\$100,000 & Over	6.50%	20%	20 years	\$7.45
\$50,000 – \$99,999	6.75%	15%	15 years	\$8.84
\$25,000 - \$49,999	7.38%	10%	15 years	\$9.20
\$20,000-\$24,999	7.75%	10%	15 years	\$9.41
\$15,000 - \$24,999	9.50%	10%	12 years	\$11.66

Variable Rates:

Loan Amount	Rate	Down-payment	Term	Payments/ \$1,000
3 year fixed:**				
\$150,000 & over	6.50%	20%	20 years	\$7.45
\$50,000 - \$99,999	6.50%	20%	15 years	\$8.71

**Fixed for 3 years then adjusts at Prime + 50 bp

- 20 YEAR TERMS STARTING AT \$50,000.
- 90 DAYS TO 1ST PAYMENT PROGRAMS
- NO INCOME VERIFICATION LOANS UP TO **\$500,000.00**
- **ZERO DOWN PROGRAMS AVAILABLE**
- **Ask about or variable rates and interest only loans**

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