

Insta-Finance—Pre-approval analysis.

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General credit analysis ___Individual ___Joint (No credit check will be run yet with this information.) This is for analysis purposes only.

BOAT DATA Borders: RD=Must Fill Purple=Calculated -- replace sample data

Description of boat: Size: Year: Make/Model/Desc:	
Selling Price:	Will the boat be in our Business Yacht Ownership Program: YES: NO:
Generally 20% down 20 years 4.99%: Paymt	Or: 25% down 15 years 4.5% Paymt: Your choice enter Paymt:
Trade in, VALUE \$	Total DP w/Trade: Trade Desc:

PERSONAL DATA (Leave off last 4 digits of SS number and text or email to Eric Smith after first review)

Name of applicant: (First, Last):	Social Security Number:	U.S. Citizen?
Cell Phone: Cell Home Office State:	Years at present address:	Own Rent:
Co Applicant Name:	Social Security Number:	U.S. Citizen?

INCOME DATA

Present Employer:	Address:	Yrs. There:					
Position/Occupation: (President/CEO, Manager, Sales, etc.)							
INCOME	Salary Bonus	Retirement	Int./Dividend	Investmt.	Net Rental	Other	Total
Applicant							
Co-App.							
NOTE:	INCOME TOTAL:						

D.P. FUNDS, LIQUID

Liquid/DP funds checking savings stock or other liquid funds that could be used for Down-payment. Amount available now:
Will any part of the DP be dependent on sale of: A boat: A home: Other: How much: \$ Tot DP avail. within 6 MO:

DEBT DATA (To determine income/Debt ratio) Enter monthly figures

Mortgage(s):	Auto Payments:	Est. Household:	CC Avg. Bal:	Other:	Sub Tot. Debt:
Your boat payment choice from above:				Total debt w/Boat Payment:	DEBT TOTAL:
What is the highest loan balance you have ever financed (Home, boat, whatever):					
Explanations:					

NET WORTH (Mini PFS) Credit score, if known

Assets: Stocks/bonds/investments:	Retirement Acct:	Real Estate value:	Vehicles:	Cash:	Other:
Liabilities Real Estate Balances:	Other loans:	Any other long term debts:			
Explanations Net worth entries:					

TOTALS

1. Liquid funds:	2. Credit Score:	3. D/I Ratio:	4. Previous Hi Credit Amt:	5. Net Worth
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Favorable factors: (Note, these criteria are general and other factors may affect results)

- Liquid funds equal to DP requirement available at time of order, or 10% now, 10% BY 6 months prior.
- Good credit score. 750 or better. Debt income ratio less than 40% (Incl. Boat Payment) Preferably 35% or better
- More uncertain but helpful: Net worth equal 1 to 1.5X boat value. Past or present credit (house payment, boat payment, etc. equal or greater than boat value.