



Yacht Financing by Boaters
www.sterlingacceptance.com

Boat & RV Financing

Coast Guard Documentation

State Titling

Yacht Insurance

February 2025 Boat Loan Rates

Loan Amount	Fixed APR as low as	Term	Payment/\$1000	Down Payment
\$2,000,001 +	6.74%	20 years	\$7.60	20%
\$750,001 – 2,000,000	6.37%	20 years	\$7.38	20%
\$250,001 – \$750,000	6.24%	20 years	\$7.30	20%
\$150,001 - \$250,000	6.49%	20 years	\$7.45	15%
\$100,001 - \$150,000	6.87%	20 years	\$7.68	15%
\$75,000 - \$100,000	6.99%	20 Years	\$7.75	15%
\$50,000 - \$74,999	7.24%	20 years	\$7.90	10%
\$25,000 - \$49,999	7.99%	15 years	\$9.55	10%

3/1 Variable Rates*

\$2,000,001 +	6.62%	20 years	\$7.53	20%
\$750,001 – 2,000,000	6.24%	20 years	\$7.30	20%
\$250,001 – \$750,000	6.12%	20 years	\$7.23	20%
\$150,001 - \$250,000	6.37%	20 years	\$7.38	15%

*3/1 Variable Rates: Fixed for three years, then adjust every month to Prime + .25%

Ask about our Refinance options

Corporate Office

Annapolis, MD

410.268.1545 Local

800.525.0554 Toll Free

410.268.3755 Fax

www.sterlingacceptance.com

Nationwide Lender

New | Used | Refinance
 Pleasure | Charter
 Repower | Refit
 LLC | Trust



Annapolis, MD | Newport, RI | Bradenton, FL | Great Lakes

Rates may include equity, credit score, & term discounts | Age & territory requirements may apply | Rates subject to change without notice | Non-citizen Loans available