

Financing Your Boat Purchase (Boating Secrets: 127 Top Tips Book 4)



In Financing a Boat, Robin G Coles interviews Jim Coburn on the importance of getting finance. Jim talks about these key points: - The first step when thinking of financing is to do your homework. - Finance your boat for the shortest term you can afford. - Typical loan documents include a credit application, personal financial statement, completed and signed contract, proof of insurance, title, bill of sale, delivery receipt, and proper legal identification. - When financing with a dealer or boat service company, be sure your credit history and lender options are discussed before your loan application is submitted by them to a bank. Follow up to see that they send your credit application to only one bank (at a time). - Dont allow shotgunning excessive credit inquires lower your credit score. - Your credit score is your payment history, it determines your loan approval and often what your interest rate will be. - The best type of loan to get is fixed-rate, simple interest. - Recreational boat loans are made by a consumer loan department, while financing for commercial boats is generally performed by a commercial loan department with different guidelines and terms. - You must disclose up front if your boat will be a live-aboard, commercial, or recreational. - Beware of hidden fees and avoid paying points on a boat loan.

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