

Financing for RV, Motorhomes and Horse Trailers

	Collateral Up to 12 Years Old		Annual Percentage Rates for the Program* (Annual Percentage Rate "APR" and Terms Subject to Change)				
	Amount Financed	Term	Tier 1	Tier 2	Tier 3	Tier 4	
	\$75,000 - \$100,000	240	8.95% - 10.95%	11.95% - 13.95%	14.95% - 15.95%	16.95% - 17.95%	
	\$30,000 - \$74,999	180					
	\$15,000 - \$29,999	144					
	\$5,000 - \$14,999	120					
	Participation		3.0%	3.5%	4.0%	4.0%	
Terms effective April 9, 2025		*Final rate will be decided by Merrick Bank upon approval. There is no rate bump option. Participation is paid at funding. Payoff, Fraud, or Repossession within 180 days of the contract date requires repayment of the participation amount.					

Applications can be submitted online through AppOne®, Dealertrack or Faxed to 1-877-545-6123

Minimum down payment, 10% of the sales price is required.

Down payment can be cash and/or trade-in and must be in place at the time contract is signed.

LOAN ADVANCE

- ▶ 120% New and Used: Based on Net Invoice or used NADA wholesale value.
- ▶ Manufacturer discount up to 10% of the Net Invoice can be added back.

Options: Qualified options, not already included in the NADA value are capped at 15% of the base value.

YOU MAY ADD THE FOLLOWING TO THE ADVANCE PARAMETERS

- ▶ Tax, Title and License Fees.
- ▶ Back-End Products: (Warranties, GAP, Credit Insurance, Service Contracts, etc.) Merrick Bank as Lien Holder. Maximum Back-End Amount should not exceed 25% of the Sales Price, not to exceed \$10,000.

CONTRACTS

- ▶ Plain paper contracts and documents are available on our website at www.merricklending.com or online through AppOne® and Dealertrack.
- ▶ If you need help logging into www.merricklending.com please call us at 1-888-545-3888.

ADDITIONAL PROGRAM INFORMATION

- ▶ We finance traditional RVs, motorhomes, and horse trailers. We do not finance park models or park style trailers.
- ▶ Collateral cannot be used as a residence or for commercial purposes.
- ▶ Massachusetts minimum loan amount is \$6,001.
- ▶ Approvals are good for 45 days from the application date.
- ▶ 1st payment is due 30 days from the contract signing date.
- ▶ See our Funding Checklist for a complete list of required funding documents.

CONTACT INFORMATION

1-888-545-3888

Credit - Option #2

Marketing - Option #3

Funding - Option #4

Merrick Bank® | Recreation Lending

- ✓ **20+ years in business**
- ✓ **Over \$5.3 BILLION** in credit extended
- ✓ **Have financed more than 3 MILLION** customers
- ✓ **Dealer participation paid on EVERY loan**

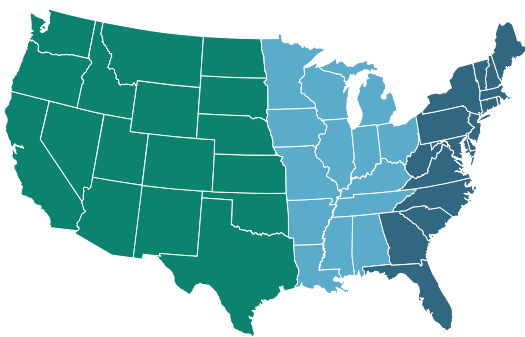
I have worked with Merrick for years. Their programs are easy to follow. If it wasn't for Merrick, we would lose a few deals per month. Highly recommended!

DEALERSHIP PARTNER
GEORGIA

We have increased our closed deals with the help of Merrick Bank's approvals. Rates are lower than most lenders for scores under 700.

DEALERSHIP PARTNER
KENTUCKY

Merrick Bank is an established, national lender for **boat, RV, powersports and trailer loans**. We offer loans to customers who have experienced bankruptcy, charge-offs, collections, or judgments. Our more than **20 years** in business make us the perfect lending partner for **thousands of approved dealers** across the continental U.S. Become a dealer partner to allow you to close more sales and increase profits. Our goal is to open more doors for your dealership!



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● **Chelsea Beall**

Dealer Relationship Manager
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Contact Us Today!

1-888-545-3888
Option 3

Scan for
Dealer Documents

MerrickLending.com

