



## Sterling Acceptance Corporation Fall 2016 Newsletter

*Proudly serving the recreational finance industry since 1987!*

### Greetings!

Fall boat show season has come and gone once again. We exhibited in multiple shows nationwide and are extremely pleased with the fantastic turn outs! What's even more to love, is that rates continue to stay LOW, drop even, and we continue to have the best programs available for new, used, and refinance. Sterling Acceptance continues to be your best source for a "one-stop-shop" boat & RV purchase or refinance experience. 2017 will be a big year as we celebrate **30 YEARS** in business!

*With our team offering over 40+ years of industry*

### December Rates

as low as

**3.37%**

Click [HERE](#) to view  
Boat Loan Rates

Click [HERE](#) to view  
RV Loan Rates



knowledge and expertise, you will be well taken care of here at Sterling Acceptance. We will walk you through your entire purchase, & offer support every step of the way. We have exclusive financing options that cannot be matched, offer in-house USCG documentation, state titling services, and yacht insurance; your true one-stop-shop.

## **From Your Friends at Sterling Acceptance Corporation**



### **Upcoming Boat Shows**

*Come out to see our smiling faces  
and get your finance process  
started right away!*

#### **December 1-4**

St. Petersburg Power & Sailboat Show  
St. Petersburg, FL

<http://www.showmanagement.com/st-petersburg-power-sailboat-show-2016/event/>

#### **February 3-5, 2017**

Providence Boat Show  
Providence, RI

<http://providenceboatshow.com/>

#### **February 11-19, 2017**

New England Boat Show  
Boston, MA

<http://www.newenglandboatshow.com/>

#### **February 16-20, 2017**

Miami International Boat Show  
Miami, FL

<http://www.miamiboatshow.com/>

#### **March 2017** (exact dates coming soon!)

Palm Beach International Boat Show  
West Palm Beach, FL

## **Contact Us**

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## **About Us**

**Sterling Acceptance** was formed in 1987 by avid boaters as well as banking experts. We offer Yacht and RV Financing, Coast Guard documentation, State Titling Services, and Yacht Insurance. We are headquartered in Annapolis, Maryland and have a team of sales managers nationwide. Please click "read more" below to view our sales team and corporate headquarters staff and how to contact us!

[Read More](#)



## **The Pre-Approval Advantage**

*Sterling Acceptance Corporation™ recommends that you get pre-approved for your recreational loan.*

Eliminate wasted time and frustration. Know what you qualify for **before** you start negotiating a

<http://www.visitwpb.com/palm-beach-international-boat-show/>

**April 21-23, 2017**

Bay Bridge Boat Show  
Stevensville, MD

<http://www.annapolisboatshows.com/bay-bridge-boat-show/>

## Our Team is Growing!

*Please join us in giving a warm welcome to  
Jeanie Quenneville & Kirsten Klein*



Jeanie joined the Sterling team in August 2016 and will be working alongside Peggy on the West Coast. Read her bio [here!](#)



Kirsten will be working as an assistant to Shana in our Virginia Beach office. Read her bio [here!](#)

We are so excited to have them on the Sterling Team!! For more information on open positions at Sterling, please visit the ["Careers" tab](#) on our website -- we are currently seeking a Florida East Coast Regional Sales Manager.

## Building Better Boats Part II

Marine power: more push, less pollution

*By: John Page Williams*

purchase price. When sellers know you are already pre-approved & have your financing in order, they are more likely to accept your deal! For more information, click the link below.

[Read More](#)



## Find Your Open Road

Please keep us in mind for your **RV financing!** We offer competitive rates and financing options for you to choose from.

[Scan](#) this to be taken directly to our RV website for more information and to apply online!



## RV Buying & Financing Tips

So you've decided to enjoy the RV lifestyle. Like many others, you may be wondering where to start. Our team has put together a list of buying and financing tips to answer your questions and ensure you find the perfect RV for your wants and needs!

In 1990, amendments to the federal Clean Air Act in the United States that required the Environmental Protection Agency (EPA) to increase their efforts for reducing air pollution from "non-road" emissions. They started to look at everything from lawn mowers, chain saws, ATVs and of boats. The result was beneficial to both the environment as well as these boat operators. Now engines are smoother, quieter, more powerful, and fuel efficient.

Click [HERE](#) to read the entire article from the November 2016 issue of Chesapeake Bay Magazine

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## Big is Huge

*By: Reagan Hayes*

In the last newsletter, we shared an [article](#) by Reagan about boat dealer and manufacturer's being unable to find skilled workers to fill their open positions for building new boats. Not only have new boat sales recently picked up, but since the start of the 2016 Fall boat shows, the industry has seen an increase in the price tags of the boats being sold. Compared to other luxury item markets that have been affected by existing economy weaknesses, this comes as a shock, but a good one that we are excited to be a part of!!

Click [HERE](#) to read the entire article from the September 2016 issue of Soundings Magazine

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## Finance Advice From The Experts

Sterling Acceptance works hard to help our customers have the best buying experience possible. These articles are meant to assist our customers in the finance process. We hope our knowledge is beneficial to you, and encourage you to contact us with any questions!

Read more [here](#)



## Yacht Insurance

*Offered at Sterling Acceptance Corporation*



Through our relationship with Global Marine Insurance Agency, we have the ability to offer your clients a wide range of yacht insurance programs. With our variety of A+ rated US companies, including full time Florida coverage, we can provide your clients with the best coverage options available.

[Read More](#)



## Closing & Escrow Services

Clients who pay cash still need Coast Guard Documentation & State Titling work to be done.

Sterling Acceptance offers Closing & Escrow services to all of our customers as well as our brokers. Read more about this service [HERE](#) and use the contact information below to contact our

*Click the headings to read the full article*

### [Liquidity and Net Worth](#)

*Facts, tips, & explanations on what marine lenders expect*

### [Credit Reports & Recreational Lending](#)

*Why we need them; How we use them; What you should know*

### [Another Good Reason to Finance Your Boat Purchase](#)

*Financing your boat purchase may earn you a major tax deduction*

### [Collateral Values](#)

*Insight to the way recreational lenders will value your collateral*

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## News from the US Coast Guard

*Are you waiting on documentation?*

If you are waiting on something from the Coast Guard, click the link below to see what dates the National Vessel Documentation Center (NVDC) is currently working on in regards to documentation.

Also, they are working on making recreational Certificates of Documentation (CODs) will be good for five years rather than the current one year expiration; but the Coast Guard has not confirmed a date for this change yet.

[Read More](#)

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*What are we up to?*

documentation specialist, Rachel Jones.

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Apply online NOW  
**Quickly and Easily!**

It's only one  
**click** away!



**See What Our  
Customers  
Have to Say...**

"I most strongly recommend Sterling Acceptance Corp as your number 1 and only choice in yacht financing. Sterling's Shana White was absolutely fantastic and provided the most expert assistance in my purchase of an Alden 46 Express. Her tireless efforts and exceptional responsiveness made Shana wonderful to work with. I have the utmost trust and confidence in her and Sterling. Shana worked overtime to obtain the very best rates and terms and highly competitive insurance quotes. She is exactly the professional, backed



Our setup at the Annapolis Boat Shows in October



Beneteau display at the United States Sailboat Show in Annapolis



United States Powerboat Show in Annapolis

by Sterling, you want alongside you in the purchase of any boat, large or small. My deepest appreciation and thanks to Shana and Sterling who made the boat of our dreams a reality. --Captain P.S., USN, (Ret.)"

"Thanks once again for the quick response and excellent service on our boat financing. As you know we went to a competitor first and terminated the arrangement after their interest rate "bait and switch" technique.

This waste of time on my part made your quick response even more critical. Everyone we dealt with from the initial phone call to the final closing was friendly, professional and efficient. As I said at the closing, we will most definitely be back when it is time to move up.

Thanks Again." ~ John P.

[Read More Here](#)



## Articles from the past

Some articles are just too good to not continue! See below for links to past newsletter articles that are still worth reading!

- [Healthy Living From Land to Sea](#)
- [E15 - A Good Law, For Yesterday](#)



Everyone needs a helicopter to go with their yacht, right?? At the Fort Lauderdale International Boat Show

- [Blue Collar Bind](#)



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*We truly value our relationship with our customers, colleagues, and friends, and look forward to servicing you for many years to come.*