



Boat Loans



Closing & Escrow Services



RV Loans

## STERLING ACCEPTANCE CORPORATION SPRING 2017 NEWSLETTER

*Proudly serving the recreational finance industry since 1987!*

Spring is the perfect time to get boat equipment cleaned and water excursions planned. The Sterling Acceptance team is here to help you spring into Spring with *Refinance*, options to *Re-power*, and *Rates so low you will be eager to buy your next boat!*

As we celebrate our **30th year in business** we like to recognize the lenders, brokers and clients that have helped us get here. We would not be where we are today without our clients' continued support and for that; **we thank you**. We pride ourselves in being your best source for a "one-stop-shop" Boat & RV purchase or refinance experience.

April Rates

as low as

**3.87%**

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

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



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



## **Message From The President**



The sound of the birds chirping in the morning and the beginning of longer hours of sunlight in the evening is opening the door to the start of boating season on the Chesapeake Bay. Sterling Acceptance has been present at many of the Winter/Spring boat shows and is happy to report a fluster of boat buying activity. Interest rates are still extremely attractive and make a way to buy more boat for your buck! Hopefully we will see our economy continue to grow jobs and GDP.

Please contact us to find out how our staff can assist you in buying that boat of your dreams. Our website has an easy to complete online application and we can provide quick and efficient service. Mention this newsletter and receive \$100 off your next Coastguard or Title registration.

## **Contact**

### **Corporate Headquarters**

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1 Melvin Avenue

Annapolis, MD 21401

[www.sterlingacceptance.com](http://www.sterlingacceptance.com)



## **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

Safe and Happy Boating this 2017 season!  
We appreciate your business!

Best always,  
Karen Trostle

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

**April 21-23, 2017**

Bay Bridge Boat Show  
Stevensville, MD

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

**April 27-30, 2017**

Newport Boat Show  
Newport Beach, CA

<http://www.newportinwaterboatshow.co/>

**April 28-30, 2017**

Annapolis Spring Sailboat Show  
Annapolis, MD

<http://www.annapolisboatshows.com/annapolis-spring-sailboat-show/>

Follow us on **Facebook**  
to get updates on shows, rates and more!

Welcoming  
*Kate Hamill*  
to the Sterling Acceptance  
Corporation team

frustration. Know what you qualify for **before** you start negotiating a 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



Kate was born in Annapolis, Maryland and raised on the Chesapeake Bay. As a young girl she spent her summers on the Severn River competitively sailing and placing in several 420 National Regattas. A honors graduate of the University of Maryland, Kate dual majored in Business and Communication. After college, she worked with the Veterans Affairs helping develop programs for Veterans returning back to the United States. She has experience in finance, sales and customer service, making her a great addition to the Sterling team!

Kate enjoys traveling and has spent time in both Europe and Asia. Other hobbies include camping, hiking, photography, crafting and spending time with family, friends and Duke, her dog

## Financing Your Boat is a Wise Option- Sterling Acceptance Explains Why

*By: Peggy Bodenreider*

There are several good reasons to finance a boat purchase, including low fixed rates and banks willingly to lend! But there's more - in reality, it may cost you more to pay cash. Sounds crazy, but consider these options for financing versus paying cash:

- \* Free up cash for other investments that may carry a higher interest cost or have a greater return - such as college tuition, business ventures, or liquid investments
- \* The interest expense on the boat loan may be tax deductible as a second home
- \* Check the return on investments - in reality the after-tax interest costs on the boat loan could be less than earnings on

ensure you find the perfect RV for your wants and needs!

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](#)



## Introducing Sterling Acceptance Instagram!



**Follow us for live updates from the boat shows and current industry news!**



investments.

\* Equity loans on boats are not readily available if cash is needed later - however, it is possible to recoup a portion of the cash price if financing is arranged within 90 days of purchase.

## "Oh the Places You'll Go..."

*By: Amy Krimm*

The Chesapeake Bay is the largest estuary in the United States. Maryland alone has 281 named islands. That is why so many boaters from other parts of the country choose to cruise the Chesapeake Bay.

Click [HERE](#) to read more

## Spring Greetings from Florida

*By: Susan Cunningham*

I would like to take this opportunity to extend my sincere appreciation to all those that supported my efforts: the yacht brokers and dealers and their hard-working staffs, insurance agencies, marine surveyors, all our wonderful banks and their staffs, marina operations and most of all my great coworkers in the home office that make me look like a genius.

Click [HERE](#) to read more

## 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



## Apply online NOW Quickly and Easily!

It's only one  
[click](#) away!



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

"I just want it known how much I am satisfied with the way Sterling Acceptance handled the financing of the recent purchase of my Tayana 37. I recommend your company for five outstanding attributes as follows: Availability for questions 100%, Ease of paperwork- 100%, Efficiency- 100%, Favorable boat loan rates- 100%, Flexibility- 100%. I will recommend you as THE SOURCE! Thanks for everything." ~ LW

"I want to thank you and your staff for making the acquisition of the boat a breeze!! Your staff members were all professionals and customer care is obviously #1 with you. Please pass on my thanks to all." ~ JB R

to [contact us](#) with any questions!

[Read More Here](#)

*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*



## 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!

- [Healthiest New Year's Resolutions & How to Stick to Them](#)
- [Big Is Huge](#)
- [Blue Collar Bind](#)



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**to stay updated with industry news!**

## News from the US Coast Guard

*Are you waiting on documentation?*

We get the calls all the time asking "Where is my document?!" - while Sterling Acceptance handles your closings as efficiently as possible, the Coast Guard is a few months behind in working on submissions and this may cause a delay in seeing your document. To see exact dates they are working on as well as some other changes the National Vessel Documentation Center (NVDC) has made recently, please click the link below.

[Read More](#)

*What are we up to?*



Peggy at the San Diego Sunroad Boat Show  
January 26-29, 2017



Mary Ann at the New England Boat Show  
February 11-19, 2017



Dave at the Miami International Boat Show February 16-20, 2017



Jeanie at the Fred Hall Long Beach Boat Show March 1-5, 2017





Dave at the Palm Beach International Boat Show  
March 23-26, 2017

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