

SPECIALTY FINANCE

NAVIGATE MARINE FINANCING WITH **PRECISION**

Specialized lending solutions for complex assets, structured to support speed, clarity, and execution

INTERNAL USE

Tailored Capital for Every Voyage

Ownership of a yacht or marine vessel is rarely just a lifestyle decision — it is often a strategic decision tied to lifestyle flexibility, business efficiency, or long-term wealth planning. Effective marine financing requires more than access to capital; it demands precise structuring, informed lender alignment, and the ability to execute efficiently when opportunities arise

Our Lending Solution enables clients to acquire or refinance vessels while preserving portfolio flexibility and optimizing capital deployment.

We connect clients to a curated network of specialty marine lenders experienced in structuring financing for complex borrower profiles and high-value assets. These transactions often sit at the intersection of personal use, business utility, and financial strategy. As a result, financing decisions require thoughtful structuring and access to lenders who understand both the asset class and the sophistication of the borrower.

Whether supporting personal ownership or corporate acquisition, our solution brings clarity, access, and execution support to specialized financing opportunities that fall outside traditional lending channels.

WHERE **MARINE FINANCING** IS APPLIED

Marine lending opportunities arise when clients are:

- ✓ Evaluating major lifestyle purchases (e.g., yachts, sportfishers, catamarans)
- ✓ Seeking to preserve liquidity and avoid portfolio liquidation
- ✓ Refinancing existing vessels to improve terms or access equity
- ✓ Structuring ownership through personal or entity-based vehicles (e.g., LLCs)
- ✓ Coordinating financing alongside broader wealth, tax, and estate planning

"The process was efficient and coordinated. We were able to secure a structure that aligned with our financial plan without disrupting our portfolio — and then move quickly when the right vessel became available."

~ Private Client | West Palm, FL

REAL CLIENT STORY FROM THE COMMUNITY CAPITAL NETWORK

OUR PROCESS

1

Opportunity **DISCOVERY**

Identify the opportunity and align financing objectives with your broader financial plan.

>

2

Strategic **REVIEW**

We evaluate the client situation, and then structure the customized financing strategy

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3

Targeted Lender **MATCHING**

The opportunity is presented to our network of marine financing experts

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4

Coordinated **EXECUTION**

Our team works with the client and the selected lender through underwriting and loan closing

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5

Ongoing **PARTNERSHIP**

The team and the advisor stay engaged to support the client's long-term objectives

LENDING SOLUTIONS

powered by Community Capital Technology Inc.

EXPLORE HOW MARINE FINANCING IS
STRUCTURED AND EXECUTED



Marine & Yacht Lending

Marine financing supports the purchase or refinance of new or pre-owned vessels across a range of sizes and uses: from recreational yachts to business-related marine assets.

MARINE FINANCING OVERVIEW

Our Team works with lenders who understand the nuances of marine collateral, valuation, and borrower profiles, providing guidance at every step through a highly specialized market.

USE CASES:

- Purchase of new or pre-owned recreational yachts/boats
- Refinancing to improve terms
- Personal, charter, or business-use vessels
- High-net-worth lifestyle asset planning
- Portfolio liquidity, tax-aware structuring

FACTORS LENDERS EVALUATE

Vessel Profile

- Type, size, age, manufacturer, overall condition

Loan Metrics

- Loan-to-Value (LTV) and vessel market value

Borrower Strength

- Liquidity, net worth, and income profile

Intended Use

- Personal use vs. business or charter (*charter <50% of year)

Registry & Location

- Flag, registry, and primary operating location

TYPICAL LOAN PARAMETERS



Loan Amounts

Starting at ~\$150K



Interest Rate Type

Fixed or Floating



Loan Term

Up to 20 Years
(based on vessel age, type)



Loan-to-Value (LTV)

Up to 90% of purchase price



Borrower Type

Individual or client-owned entity (e.g., LLC)



Collateral

U.S.-registered vessel to be operated in U.S. waterways



Loan Fees

Vary by lender

Note: Terms subject to lender guidelines and individual borrower qualifications

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.



Nationwide
Lender Network



Expertise in
Marine Assets



Solutions for
Individuals or Entities



Speed, Support
& Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- ✓ **Access** to a curated network of marine specialists
- ✓ **Guidance** on structuring and positioning
- ✓ **White-glove management** through to closing
- ✓ **Dedicated support** from experienced professionals
- ✓ **Seamless coordination** with your broader plan

> Ready to Explore Marine Financing Solutions?

For more information, please contact our Lending Solutions Team directly or submit and inquiry through the site:

LENDING SOLUTIONS TEAM

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