CLIENT CASE STUDY

Marine Asset Purchase Finance in Florida

Client Profile | Client Seeking to Find Flexible Financing Structures for New Yacht

As a client evaluated several yacht acquisition opportunities, their advisor leveraged the Client Lending Solution *powered by Community Capital* to help identify specialized marine financing options and support an informed purchasing decision.

OPPORTUNITY

Client sought ~$1.3MM of financing to acquire a yacht for personal recreational use in South Florida.

RESULTS

- ✓ Evaluated financing alternatives across multiple yacht acquisition opportunities
- ✓ Conducted targeted outreach to specialty marine finance lenders
- ✓ Generated interest from three experienced marine lenders
- ✓ Secured financing through a Florida-based bank with marine expertise
- ✓ Expanded advisor insight into the client's lifestyle assets and financing objectives

The client was considering the purchase of a yacht to be housed near their residence in South Florida and wanted to evaluate both financing alternatives and the long-term ownership implications associated with different vessel options. In addition to comparing yacht specifications and purchase prices, the client sought guidance on financing structures that would align with their intended personal use and broader wealth management objectives. Working alongside the advisor, the Lending Team gathered the marine-specific information required by prospective lenders, including ownership structure, vessel specifications, registration plans, primary operating location, and intended use. Because underwriting standards can vary significantly within the marine finance market, the team also helped the client understand how factors such as charter activity, vessel age, and ownership entity selection could influence lender appetite and financing terms.

The opportunity was shared through the Lending Solution and supplemented with targeted outreach to specialty marine lenders experienced in yacht financing. Within days, three lenders expressed interest and provided financing alternatives for consideration. The process gave the client access to multiple options while also providing the advisor with greater visibility into the client's recreational assets, lifestyle objectives, and future financing needs.

The client ultimately selected a Florida-based bank with significant marine lending experience and a strong understanding of the local market. After underwriting and documentation, the financing closed approximately 30 days after execution of the term sheet, allowing the client to move forward with confidence and complete the yacht acquisition on favorable terms.

> *"The process was incredibly efficient and gave us access to financing options we would not have identified on our own. Having our advisor involved helped ensure the purchase and financing strategy fit with our plan."*
>
> *Private Client*

For more information about the **Lending Solution** *powered by Community Capital*, please contact:

Lending Solutions
Dedicated Desk for Sequoia Advisors & Clients

(866) 306-3365

lendingsolutions@communityct.com

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