


Yacht Insurance Application

				Brian Rasmussen Brian@DenisonYachtInsurance.com 954.414.9650									
Owner Information													
Last Name:				First Name:				Middle:					
Losses: (Please Explain)													
Corporate / LLC Name:				DWI, DUI, Felonies				Explain DUI, Felony					
Vessel Owned 1:				Vessel Owned 2:				Vessel Owned 3:					
Courses / Licenses													
Notes:													
Policy Information													
Requested Liability Limit:					Dinghy / Tender Value:				Paid Crew # (P/T & F/T):				
Date of Survey				Surveyor:				Charter:				Describe Charters:	
Navigation Limits:													
Mooring (June – Nov 1):						Start Date:				End Date:			
Mooring Winter:						Start Date:				End Date:			
Lay-up Start						Lay-up End							
Loss Payee:						Additional Insured:							
Comments													



FOR PERSONAL LOANS

- ☐ **CREDIT APPLICATION**
This form should be completed by the applicant and the co-applicant and signed by both at the bottom.
- ☐ **PROOF OF INCOME**
Acceptable forms of proof are recent pay stub or W-2 form for each applicant.
- ☐ **PERSONAL FINANCIAL STATEMENT**
Dollar amounts listed in the cash in banks and marketable securities columns will need supporting account statements. For loans under 500,000 the financial statement on the credit application will do, for loans over 500,000 please fill out the full Persona Financial Statement.
- ☐ **2 YEARS PERSONAL TAX RETURNS**
We will need the most recent 2 years, all forms and schedules including K-1’s and S Corporations. If you are under extension, provide extension form also.
- ☐ **2 YEARS BUSINESS TAX RETURNS (self-employed only)**
If you are self-employed, we will need the most recent 2 years, forms and schedules.
- ☐ **BUSINESS INTERIM STATEMENTS (self-employed only)**
Please provide a current P&L with the business tax returns.If you are self-employed, the bank will want to see a current interim statement.
- ☐ **REVOCABLE AND LIVING TRUSTS (only needed if in the trust’s name)**
If you are putting the boat in the name of a trust, we will need the complete trust agreement to be reviewed by the bank’s legal department.
- ☐ **COPY OF DRIVERS LICENSE**
- ☐ **WIRED DOWN PAYMENT OR CASHIER’S CHECK FOR FINAL DOWN PAYMENT**



APPLICATION ☐ Individual ☐ Joint ☐ Co-Maker ☐ Married ☐ Unmarried ☐ Separated U.S. Citizen ☐ Yes ☐ No

First Name Middle Last			Birth Date		Social Security Number							
Street Address / City / State / Zip				How Long at Current Address? Y M		Home Phone						
Previous Address: Street / City / State / Zip (If less than 2 years at current)						Time There Y M						
Rent? <input type="checkbox"/> Own? <input type="checkbox"/>		Monthly Payment \$		Landlord or Mortgage Holder		Balance \$		Value \$				
Employed by (If Self-Employed, provide your company name)				Position / Title			Gross Monthly Income \$		Time at Current Employer: Y M			
Business Address Street / City / State / Zip						Business Phone:						
Previous Employment			Street Address			City			State Zip			
						Time There Y M						
Income from alimony, child support or separate maintenance payments need not be revealed if the applicant does not choose to have it considered as a basis for repaying this loan.				Other Income per month \$				Source:				
EMAIL ADDRESS:				Nearest Relative: Name / Address / Phone / Relationship								
HAVE YOU PREVIOUSLY OWNED A BOAT? <input type="checkbox"/> YES <input type="checkbox"/> NO				Previous Boat / Length / Time								
CO-APPLICANT		Relationship to Applicant:				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No			
First Name / Middle / Last				Birth Date			Social Security Number					
Street Address / City / State / Zip						Time There Y M			Home Phone			
Employed by				Position / Title			Gross Monthly Income \$			Business Phone		
Business Address Street / City / State / Zip						Time There Y M						
Previous Employment: Name / Street Address / City / State / Zip						Time There Y M						

BOAT INFORMATION-REQUIRED FOR LOAN REQUEST

<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Refinance		Year		Make		Model		Length		Engine Manufacturer		Engine(s) Horsepower			
Sales Price: \$			Trade Allowance: \$			Sales Tax: \$		Trade Payoff: \$		Cash Down: \$		Amount Requested: \$		Term Requested: YR	
ENGINE: <input type="checkbox"/> Gas		<input type="checkbox"/> Diesel		<input type="checkbox"/> Single		<input type="checkbox"/> Twin		<input type="checkbox"/> Triple		<input type="checkbox"/> Electronics Valued at \$					
OPTIONS: <input type="checkbox"/> Air		<input type="checkbox"/> Generator		<input type="checkbox"/> Radar		<input type="checkbox"/> Trailer		<input type="checkbox"/> Awning		<input type="checkbox"/> Hydraulic Jacks					
Trade-In (Year, Make, Model, Length)				Engine Manufacturer				Current Lender Name				Current Lender Account Number			
WILL THE BOAT BE USED AS A RESIDENCE/DWELLING (PRIMARY OR OTHERWISE)? <input type="checkbox"/> YES <input type="checkbox"/> NO															

FOR MAINE RESIDENTS: Consumer reports (credit reports) may be obtained in connection with your loan application. (1) If you request, you will be informed whether or not consumer reports were obtained. (2) If reports were obtained, if you request, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports.

FOR NEW YORK RESIDENTS: Upon request, the applicant(s) will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. I/We have the right to ask you for the name and address of the credit bureau which gave you the credit history.

FOR OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

FOR WISCONSIN RESIDENTS – NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under §.766.59, Wis. Stats., or court decree under §., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

I/We affirm that all the information in this credit application is complete and true, whether completed by me/us or by you at my/our direction. I/We authorize you to obtain from a third party my/our credit history and employment history.

FALSIFICATION OF CREDIT INFORMATION TO THE BANK IS A CRIMINAL VIOLATION OF FEDERAL AND ALL STATE LAWS. I/WE UNDERSTAND THAT THE FINANCIAL INSTITUTION TO WHICH THIS APPLICATION IS BEING PRESENTED WILL BE REQUESTED TO EXTEND CREDIT TO ME/US ON THE BASIS OF THIS CREDIT STATEMENT.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each customer who opens an account. Therefore, all new and existing customers are subject to the identity verification requirements. When a customer opens an account with any entity within the Luxury Financial Group family of lenders, we will ask for the customer's name, address and identification number, and, in the case of an individual, his or her date of birth. For business accounts, we may also obtain this information for individuals associated with the business. We may also request to see a driver's license or other identifying documents. In all cases, Denison Advantage and Luxury Financial Group is committed to protecting the privacy and identity of each of its customers.

You agree as follows: On each phone number that you give on this application, whether land line or cell phone you consent to us, our affiliates, our agents, and assignees of any of us (including the creditor to whom we assign your application) contacting you at the number by calling, texting, or sending other electronic messages, from time to time, for any reason about your accounts, including but not limited to, for collection and payment purposes. You agree that automated dialing equipment or prerecorded voice messages may be used for any of these purposes.

I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED A COPY OF THIS APPLICATION.

Signature of
Applicant

Date

Signature of
Co-Applicant

Personal Financial Statement

CONFIDENTIAL

*List all amounts in dollars. Omit Cents

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in Banks & Other Financial Institutions		Revolving Debt (Credit Cards)	
Marketable Stocks & Bonds		Loans on Marketable Securities	
Notes & Accounts Receivable			
Cash Value of Life Insurance		Loans on Insurance Policies	
Real Estate (Schd. 1)		Loans on Real Estate (Schd. 1)	
Vehicles, Machinery & Equipment (Schd. 2)		Loans on Vehicles, Boats, Mach & Equip(Schd. 2)	
Vested Interest in Retirement Accounts		Loans on Retirement Accounts	
Stock in Closely Held Corporations (Schd. 3)		Liabilities of Partnerships/Corps/Proprietorships	
Current Vessel		Current Vessel Liability	
Other Assets		Other Liabilities	
Assets Held in Trusts			
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH	

Schedule 1 (Real Estate)

PROPERTY LOCATION	LIENHOLDER	VALUE	BALANCE	PAYMENT
TOTAL				

Schedule 2 (Real Estate)

VEHICLES / MACHINERY / EQUIPMENT	LENDER	VALUE	BALANCE	PAYMENT
TOTAL				

Schedule 3 (Stock in Closely Held Corporations)

NAME OF CORPORATION	STOCK IN NAME OF	% OF OWNERSHIP	VALUE OF SHARES

This financial statement is submitted for the purpose of procuring, establishing and maintaining credit with you in behalf of the undersigned or person, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor. The undersigned warrants that this financial statement is true and correct and authorizes the Bank to obtain information concerning any statements made herein.

SIGNED: _____ DATE: _____

SIGNED: _____ DATE: _____
