

# Marine Financing

**\$250K – \$20M+**

Loan Range

**Up to 20 Yrs**

Amortization

**30–45 Days**

Typical Close

Sequoia's marine financing program delivers competitive capital for the acquisition and refinancing of luxury yachts, sailing vessels, and high-value powerboats. Our lender network includes specialists who understand USCG documentation, flag-state registration, and the complexities of offshore and liveaboard ownership structures.

## FINANCING PROGRAMS

### Luxury Yacht Acquisition

Financing for motoryachts and sailing yachts from \$500K to \$20M+ through specialty marine lenders.

### High-Value Powerboats

Competitive programs for sport fishing, express cruiser, and performance vessel purchases.

### Liveaboard Financing

Structured loans for clients using vessels as primary or secondary residences.

### Charter & Commercial Use

Financing available for vessels placed on charter with appropriate use disclosures and lender approval.

### Refinance & Equity Access

Refinance existing marine debt or unlock equity in owned vessels for liquidity needs.

## KEY ADVANTAGES

Specialists in USCG documentation and offshore flag-state registration

Financing for liveaboard, charter, and personal-use vessels

Flexible loan-to-value structures for high-value collateral

Survey and insurance coordination support

Confidential handling of luxury asset transactions

## CASE STUDY · Marine Financing

**\$3.8M**

### Luxury Motoryacht Acquisition — Offshore Flag Registration

A client purchased a 68-foot motoryacht flagged in the Cayman Islands for personal use in the Caribbean. Sequoia arranged a \$3.8M marine loan with a lender experienced in offshore registration and international vessel collateral. The transaction closed in 38 days with a 15-year amortization and competitive fixed rate.

## IDEAL FOR

HNW clients acquiring luxury yachts or high-value vessels

Liveaboard and offshore-flagged vessel ownership

Clients refinancing existing marine debt or accessing vessel equity