



Dear Valued Blue Water Finance Dealer,

We are all navigating through unprecedented times but this is a reminder that we're still working at full capacity and encourage you to give us a call to review any new or outstanding deals. We want to help you get your deals closed.

Below are some important updates for you:

Shipping Process Change - Effective Immediately!

Due to some inconsistencies we've noticed with the shipment and delivery of UPS and FedEx packages, we are implementing the following changes to our shipping processes for funding packets:

1. **Blue Water Finance will be covering shipping costs, temporarily**
Every funding packet will now come with a **pre-paid UPS label** addressed to an updated residential address. To ensure proper processing, please use **ONLY** the label we provide to return your completed funding packages. If you are currently holding a package to send in, please reach out and we will provide you with a label.
2. **Please email or fax ALL closing packets prior to shipping them.**

Email address: efax@bluwaterfinance.com

Fax Number: 877-283-9986

Loan Payment Deferrals Available!

Several of our lenders are offering to defer the first payment for your customer - all you or your customer have to do is ask!

- **US Bank:** 60 Days - good for contracts dated prior to 6/30/2020
- **Huntington:** 60 Days - good for contracts dated prior to 6/30/2020
- **Bank of the West:** 90 Days
- **Aqua Finance:** 90 Days - promotion extended through 5/30/2020
- **Medallion:** 45 days
- **Merrick:** 30 days

Interest Rate Update

We are seeing rates remain relatively stable in the prime tiers (~740 score and above) and slight increases for customers in some of the lower tiers. These increases are minimal and we don't anticipate it effecting customer sentiment.

Office Move

Our office move is still on hold. Rest assured, we will provide you with plenty of notice before that move happens.

The Blue Water Team continues to adjust to offer the best ways to support you during these unprecedented times. We are in this together and are here for you. Please continue to reach out for assistance.

If you have any questions or concerns, please feel free to reach out to anyone on the Blue Water Team at (866) 350-2583.

Shannon Meo
Director & General Manager, Blue Water Finance