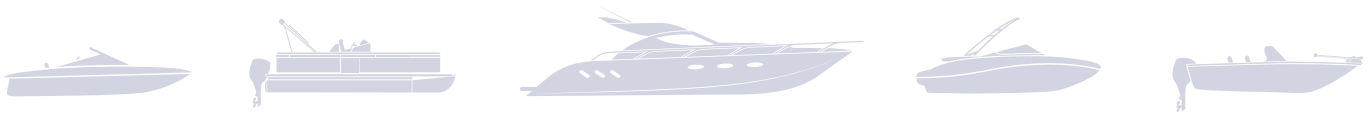


Lender Reserve Funding Procedures

LENDER	Reserve Paid at Funding	Reserve Paid at a Later Date
Aqua Finance	Yes	
Bank of the West	Yes	
Huntington National	No	Reserve is sent to dealer via ACH in the month following the month that the loan was funded in. Blue Water receives a detailed statement by fax that we email/fax to the dealer.
Marine One	No	Marine One does not pay reserve
Medallion Bank	Yes	
Merrick Bank Corp	Yes	
M&T	No	Reserve is paid to dealer on the first business day of the following month by ACH. M&T sends a reserve statement by mail directly to the dealer that details the ACH.
MB Financial	No	Reserve is paid at the beginning of the following month that the deal is funded via ACH. Reserve statements are sent to Blue Water Finance and Blue Water Finance will forward to dealer.
US Bank	Yes	
Bank of the Ozarks	Yes	



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