

BENETEAU FRACTIONAL YACHTING TEAMS UP WITH FIRSTAGAIN TO PROVIDE FINANCING FOR FRACTIONAL YACHT OWNERSHIP

*AnythingLoan Makes Fractional Ownership Simple
For Individuals with Excellent Credit*

Marion, SC – April 22, 2008 – Beneteau Fractional Yachting, a leading provider of fractional ownership opportunities for yachting and sailboat enthusiasts, today announced that they are teaming up with San Diego-based FirstAgain® LLC to provide their fractional customers access to a unique financing option.

FirstAgain, an online consumer lender that focuses on individuals with excellent credit, offers the AnythingLoan, a completely paperless, unsecured loan that is ideally suited for Beneteau's fractional yacht ownership program. The AnythingLoan combines low rates with an unparalleled online loan experience for applying, approving, signing, funding and servicing loans ranging from \$7,500 to \$100,000.

"Beneteau recognizes that their fractional yacht ownership program is first and foremost about the customer experience," said Grant Headifen, Program Manager of Beneteau Fractional Yachting. "That's why we're proud to announce this ability for our customers to use FirstAgain. Not only does FirstAgain offer competitive, low rates, but they set themselves apart from other lenders with the most convenient, hassle-free approach to financing fractional yacht ownership."

According to Todd Nelson, head of business development for FirstAgain, the AnythingLoan creates an extremely positive financing experience that complements Beneteau's highly efficient yachting opportunities. "FirstAgain shares Beneteau's customer-focused approach to delivering the ultimate experience in fractional yacht ownership," he says. "Our simple, streamlined loan financing enables Beneteau's customers to quickly and painlessly acquire the sailboat or yacht of their dreams."

Beneteau customers can begin FirstAgain's online loan process by visiting www.beneteaufractional.com/financing

About Beneteau Fractional Yachting

Fractional Ownership is the fastest growing addition to the sailing world and Beneteau is leading the fleet with the introduction of its ¼ share fractional ownership program. While owners buy just ¼ share of the boat, they get much more. The automatically included maintenance and financial concierge services means an owner spends zero time maintaining and paying bills associated with their yacht. The online iBoat Scheduling Program ensures that owners gain access to their boat whenever and however they want, from just a quick impromptu afternoon sail to a full week scheduled instantly or up to a year in advance. And now at ¼ the price, who can turn it down?

About FirstAgain

FirstAgain LLC is redefining consumer lending for individuals with excellent credit. The San Diego-based company has developed a completely paperless, online loan experience for applying, approving, signing, funding and servicing unsecured personal loans. FirstAgain's AnythingLoan can be used for any purpose, including home improvements, vehicle purchases, educational and medical expenses, timeshares, vacation ownerships, marine products, loan refinancing and anything else. The AnythingLoan finance amounts range from \$7,500 to

\$100,000 with low rates, same-day funding and an unparalleled customer experience.

FirstAgain was founded by the pioneering veterans of PeopleFirst, a company which grew into the nation's largest online auto lender prior to its sale to Capital One in 2001. The company operates nationwide and has financial investments from Merrill Lynch and Arsenal Capital Partners. For more information, please visit www.firstagain.com.