



# RV PROGRAM

200 E. Robinson Street • Suite 1110 • Orlando, FL 32801 • P: 855-234-1304 • F: 561-948-1679 • www.recfi.com

## MAX TERM BASED ON LOAN AMOUNT\*

PROGRAM	BUY RATE**	MAX ADVANCE	MAX RESERVE	\$75,000 - \$30,000	\$29,999 - 20,000	\$19,999 - \$10,000	\$9,999 - \$5,000
Diamond	9.99%	125%	5.00%	180	144	120	72
Platinum	10.99%	120%	5.00%	180	144	120	72
Gold	13.99%	115%	4.00%	144	144	120	72
Boost	15.99, 16.99 or 17.99%	105%	0.00%	144	120	96	72

ADVANCES		BACKEND ALLOWANCE		PROOF OF RESIDENCY REQUIREMENTS	
<b>Front-End Advance Calculation</b>	Gross Invoice with Discount & Freight	<b>Max Allowance</b>	20% of Top Line Sales Price	<b>Proof of Residency</b>	Required on All Programs
<b>Front-End Advance Calculation</b>	NADA Wholesale without Adds	<b>Back-End Products</b>	GAP, Service Contracts, Warrants, Insurance, P&F, Anti-Theft & Ancillary		
<b>Minimum Down Payment</b>	10% of out the door price				
RESERVE CALCULATION		COLLATERAL GUIDELINES		CREDIT GUIDELINES	
<b>All programs pay 1% at buy rate besides Boost Program</b>		<b>Qualifying Collateral</b>	Fifth Wheels, Travel Trailers, Camping Trailers & Sport Utility	<b>Minimum Credit Score***</b>	580
<b>Every .25% added to buy rate there is .25% reserve paid up to max reserve</b>		<b>Maximum Age</b>	7 years	<b>Past Credit Issues</b>	Ok with reestablished credit based on program

## DISCLOSURES

\*Minimum Loan Disclosure: AZ - \$10,000 - MA - \$6,000 - NH - \$10,000 - NM - \$10,000

\*Maximum term determined by underwriter, all customers may not qualify

\*\*Maximum Rate Disclosure: NE, NJ & NY - 16%

\*\*\* Program selection is based on internal scoring system & other credit factors

LOANS MADE BY NEEDHAM BANK, A MASSACHUSETTES CHARTERED BANK, MEMBER FDIC

EFFECTIVE 8/6/24

## CONTACT INFORMATION

Stipulations: stips@recfi.com | Funding: funding@recfi.com | Underwriting: underwriting@recfi.com | Sales Manager: salesmanager@recfi.com | Accounting: accounting@recfi.com