



RV PROGRAM

200 E. Robinson Street • Suite 1110 • Orlando, FL 32801

P: 855-234-1304 • F: 561-948-1679 • www.recfi.com

PLATINUM PROGRAM

APR**	9.49%	9.99%	10.49%	10.99%	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%
Participation	0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
LOAN AMOUNT		MAX TERM		PLATINUM PROGRAM GUIDELINES						
\$5,000 - \$9,999		72 MONTHS		MAX FRONT END ADVANCE (NEW)			125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT			
\$10,000 - \$19,999		120 MONTHS		MAX FRONT END ADVANCE (USED 2020 OR NEWER)***			125% NADA WHOLESALE WITH 30% OF WHOLESALE VALUE IN ADDS			
\$20,000 - \$29,999+		144 MONTHS		MAX FRONT END ADVANCE (USED 2019 OR OLDER)***			125% NADA WHOLESALE WITH 20% OF WHOLESALE VALUE IN ADDS			
\$30,000 - \$75,000		180 MONTHS*		MAX BACK-END			20% SALES PRICE WITH NO CAP			
MIN CREDIT SCORE		700		AGE LIMIT			10 YEARS			
				PROOF OF RESIDENCY			REQUIRED			
* 5 years or newer. **Max Rate in CT 11.50%. *** Must provide NADA supporting adds at closing.										

GOLD PROGRAM

APR**	11.49%	11.99%	12.49%	12.99%	13.49%	13.99%	14.49%	14.99%	15.99%	16.99%
Participation	0.00%	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
LOAN AMOUNT		MAX TERM		GOLD PROGRAM GUIDELINES						
\$5,000 - \$9,999		72 MONTHS		MAX FRONT END ADVANCE (NEW)			125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT			
\$10,000 - \$19,999		120 MONTHS		MAX FRONT END ADVANCE (USED 2020 OR NEWER)***			125% NADA WHOLESALE WITH 20% OF WHOLESALE VALUE IN ADDS			
\$20,000 - \$34,999+		144 MONTHS		MAX FRONT END ADVANCE (USED 2019 OR OLDER)***			125% NADA WHOLESALE WITH 10% OF WHOLESALE VALUE IN ADDS			
\$35,000 - \$75,000		180 MONTHS*		MAX BACK-END			20% SALES PRICE WITH NO CAP			
MIN CREDIT SCORE		640		AGE LIMIT			7 YEARS			
				PROOF OF RESIDENCY			REQUIRED			
* 3 years or newer. ** Max rate in CT 11.50%. AR, NJ, NY max rate 16.00%. *** Must provide NADA supporting adds at closing.										

BRASS PROGRAM

APR**	14.99%	15.99%	17.99%	*3 Years or newer over 640 credit score. ** Not available in CT. AR, NJ, NY max rate 16.00%.						
Participation	1.00%	1.00%	1.00%							
\$5,000 - \$9,999		72 MONTHS		MAX FRONT END ADVANCE (NEW)			125% GROSS INVOICE WITH DISCOUNTS AND FREIGHT			
\$10,000 - \$19,999		120 MONTHS		MAX FRONT END ADVANCE (USED)			125% NADA WHOLESALE WITHOUT ADDS			
\$20,000 - \$34,999+		144 MONTHS		MAX BACK-END			15% SALES PRICE WITH NO CAP			
\$35,000 - \$75,000		180 MONTHS*		AGE LIMIT			5 YEARS			
MIN CREDIT SCORE		580		PROOF OF RESIDENCY			REQUIRED			

PROGRAM GUIDELINES

- Minimum gross income \$3,000
- Minimum down payment 10%
- Income required on all applications
- Back End Products: GAP, Service Contracts, Warranties, Insurance, P&F, Anti Theft, Ancillary.
- 3 references required on all applications
- Collateral: 5th Wheels, Travel Trailer, Sport Utility Trailer (towable) and Folding Camper Trailers

- Credit approval length: 30 days
- Interest approval length: 60 days

PROGRAM ADVANTAGES

- Limited self employed income verification
- Past credit issues (bankruptcy, foreclosure, short sale, etc) with reestablished credit accepted

CONTACT INFORMATION

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

EFFECTIVE DATE 5/25/2023