



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	10.99%	11.99%	12.99%	13.99%	14.49%
Participation	1.00%	2.00%	3.00%	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)	125% NADA WHOLESALE WITH 10% OF WHOLESALE ADDS**	
\$20,000 - \$29,999+		144 MONTHS	MAX BACK-END	20% SALES PRICE WITH NO CAP	
\$30,000 - \$75,000		180 MONTHS*	AGE LIMIT	7 YEARS	
MIN CREDIT SCORE		700	PROOF OF RESIDENCY	REQUIRED	
* ALL BORROWERS MAY NOT QUALIFY FOR EXTENDED TERM. **NADA MUST BE PROVIDED BY DEALER					

GOLD PROGRAM

APR	12.99%	13.99%	14.99%	16.49%	17.49%
Participation	1.00%	2.00%	3.00%	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)	125% NADA WHOLESALE WITH 10% OF WHOLESALE ADDS**	
\$20,000 - \$34,999+		144 MONTHS	MAX BACK-END	20% SALES PRICE WITH NO CAP	
\$35,000 - \$75,000		180 MONTHS*	AGE LIMIT	5 YEARS	
MIN CREDIT SCORE		640	PROOF OF RESIDENCY	REQUIRED	
* ALL BORROWERS MAY NOT QUALIFY FOR EXTENDED TERM. **NADA MUST BE PROVIDED BY DEALER.					

PROGRAM GUIDELINES

- Minimum gross income \$4,000
- Minimum down payment 10%
- Both borrowers' credit score must qualify
- 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

LOANS MADE BY NEEDHAM BANK,

A MASSACHUSETTS CHARTERED BANK, MEMBER FDIC

MINIMUM LOAN DISCLOSURE: AZ: \$10,000 • MA: \$6,000 • NH: \$10,000 • NM: \$10,000

MAXIMUM RATE DISCLOSURE: NE, NJ & NY: 16%

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 8/1/2023