

# RV Inspection and Ownership Made Simple: A Buyer's Guide and Checklist

If you're thinking about buying an RV, this checklist will make things easier, guiding you through finding the perfect RV, sorting out financing, and things to keep in mind after the purchase.





# **RV Inspection and Ownership** Made Simple: A Buyer's Guide and Checklist

Getting into RV ownership is a real adventure, promising countless exciting journeys and unforgettable moments. Whether you're an experienced traveler or a newcomer looking to embrace the nomadic lifestyle, taking the plunge into the world of RVs requires careful consideration. That's where our comprehensive RV Inspection and Ownership Checklist comes in.

So, whether you're an adventurer looking to conquer the great outdoors, a family seeking quality bonding time on the road, or retirees ready to embrace the RV lifestyle, our RV Inspection and Ownership Checklist is here to ensure that your journey begins on the right track.

# **S** Finding Your RV

#### **Determine Your Needs and Preferences**

- Define your travel goals and lifestyle (weekend trips, full-time living, etc.).
- Consider the number of travelers and any specific space requirements.
- Decide on essential features such as kitchen, bathroom, and sleeping arrangements.
- Determine whether you'll need off-grid capabilities, like solar power or extra storage.

#### Attend RV Shows and Expos:

- Visit RV shows and expos to see various models and talk to experts.
- Take notes and gather brochures for reference.

#### **Choose the Right RV Type:**

- Class A Motorhome
- Class B (Camper Van)
- Class C Motorhome
- Travel Trailer
- Fifth Wheel
- Toy Hauler





Pop-up Camper

#### **Inspect RV Models:**

#### Exterior Inspection:

- 1. Body Condition: Check for dents, scratches, or signs of accidents.
- 2. Seals and Seams: Inspect seals around windows, doors, and seams for cracks or leaks.
- 3. Roof Condition: Look for damage or wear on the roof, including the condition of the roof membrane.
- 4. Tires: Check tire tread depth and sidewall condition. Replace old or damaged tires.
- 5. Suspension and Undercarriage: Inspect suspension components, axles, and check for rust or damage underneath.
- 6. Exterior Lights: Test all exterior lights, including brake lights, turn signals, and running lights.

#### Interior Inspection:

- 1. Flooring: Check for soft spots or water damage on the floor.
- 2. Ceiling and Walls: Inspect for signs of leaks, water stains, or delamination.
- 3. Appliances: Test all appliances, including the refrigerator, stove, oven, microwave, and water heater.
- 4. Plumbing: Run water in sinks, showers, and toilets to check for leaks and proper operation.
- 5. Electrical System: Test all outlets, switches, and lighting fixtures.
- HVAC System: Check the heating and cooling systems for proper functioning.
- 7. Interior Odors: Look out for musty or moldy smells, which could indicate water damage.

### Furniture Inspection:

- 1. Furniture Condition: Examine the condition of couches, chairs, and beds for wear and tear.
- 2. Upholstery: Check for stains, tears, or signs of pests like rodents.







#### Water and Holding Tanks:

- 1. Water Tanks: Inspect the condition of fresh, gray, and black water tanks. Look for signs of leaks.
- 2. Dump Valves: Test the dump valves to ensure they open and close properly.
- 3. Water Pump: Check the water pump for proper pressure and operation.

#### • Electrical System:

- 1. Batteries: Inspect the condition of the house batteries and chassis battery.
- 2. Converter/Inverter: Ensure the converter/inverter is working correctly.
- 3. Generator: Test the generator's operation and maintenance history.

#### Safety Features:

- Smoke Detectors and CO2 Alarms: Ensure they are present and in working order.
- 2. Fire Extinguisher: Confirm the presence of a working fire extinguisher.
- 3. Emergency Exits: Check that all emergency exits are functional.

#### Documentation and Maintenance Records:

- 1. Service History: Request maintenance records and service history, including any recalls or repairs.
- 2. Manuals: Ensure the RV comes with manuals for appliances and systems.

### Slide-Outs and Awnings:

- 1. Slide-Outs: Inspect slide-outs for proper operation and signs of leaks.
- 2. Awnings: Check the condition and operation of any awnings.

#### **Test Drive**

- Take a test drive to assess handling, comfort, and drivability.
- Listen for unusual noises and check for smooth operation.







# Financing Your RV

#### **Establish Your Budget:**

- <u>Calculate your budget</u> including the purchase price, taxes, registration, and insurance.
- Decide whether you'll buy new or used, considering the price difference.

### **Research Financing Options:**

- Explore <u>RV loan options</u> and interest rates.
- Get <u>pre-approved</u> for financing to know your budget limitations.

#### **Consider Maintenance Costs:**

- Research maintenance and repair costs for the specific RV model.
- Factor in routine maintenance, such as oil changes and tire replacements.

## **Evaluate Dealerships:**

- Research and read reviews of RV dealerships.
- Verify the reputation and customer service of the dealership.
- Ask about post-sale customer service and assistance.

### **Negotiate the Deal:**

- Be prepared to negotiate the price.
- Consider asking for add-ons or warranties as part of the deal.





#### **Review the Warranty:**

- Understand the manufacturer's warranty and any extended warranty options.
- Review what's covered and for how long.



# S Post Ownership Considerations

#### **Check Insurance Rates:**

- Obtain insurance quotes for the RV.
- Compare rates and coverage options from different providers.

## **Understand RV Ownership Costs**

- Calculate ongoing costs like:
  - 1. Annual Insurance
  - 2. Campground Fees
  - 3. Fuel
  - 4. Routine Maintenance and Repairs
  - 5. Unexpected Repairs
  - 6. Storage Fees
  - 7. RV Accessories and Upgrades







#### Ensure the RV's title and registration are in order.

- Recreational Vehicle (RV) Registration: If your RV is primarily used for recreational purposes, you can register it as a recreational vehicle. RV registration is appropriate for motorhomes, travel trailers, fifth wheels, and other similar recreational vehicles.
- **Commercial Registration:** If you use your RV for business purposes, such as transporting goods or offering services, you may need commercial registration. This typically applies to certain types of Class A motorhomes or RVs used for commercial ventures.
- **Certificate of Title:** In Texas, you will need a Certificate of Title for your RV if it meets specific criteria. This typically includes motorhomes and larger travel trailers. A title is proof of ownership and is essential for buying, selling, or transferring ownership of the RV.
- Statement of Fact (SOF): For smaller or older RVs that do not meet the criteria for a title, you may use a Statement of Fact (SOF) to document ownership.

\*It's important to note that RV registration and titling requirements may vary based on the RV's weight, size, and intended use. Additionally, Texas laws and regulations can change over time, so it's advisable to contact the Texas Department of Motor Vehicles (TxDMV) or visit their official website for the most up-to-date information and guidance on RV registration and titling in the state. They can provide you with specific requirements and forms based on your RV's details and intended use.

#### **Get Proper RV Training**

• If you're new to RVing, consider RV training courses for safe and confident driving and RV handling.



# Ready to Get Started?

At America's Credit Union, we know that your RV is more than just a toy, it's an extension of your personality. That's why we make it easy to <u>finance your RV</u> with up to 100% financing with terms that make your monthly payment affordable. If you have any questions about getting your boat financed, please <u>contact America's Credit Union today!</u>

**APPLY** 

**VIEW RATES** 





<sup>\*\*</sup>Annual Percentage Rates are effective as of 07/31/2023. Rates shown include discounts of up to 0.30% that are available. Said discounts require qualifying products and/or services. Rates are subject to change without notice. Rates, terms and conditions may vary based on an individual's creditworthiness and credit union underwriting guidelines.