

A QUICK FINANCING GUIDE

FUNDING YOUR HAPPIER CAMPER



Dreaming of owning a Happier Camper? Follow these steps to get approved for financing!

1. Know your numbers: Customize your camper with your Sales Consultant to calculate the total cost. Determine a feasible down payment amount (ex. \$10k, 10%, etc.). Assess your credit score and debt-to-income ratio.

Tip: Utilize the Financing Calculator found [HERE](#) on our website to estimate monthly payments.

2. Explore your financing partner options: Identify your top 3 preferred lenders based on their rates and terms offered. To assist with the process, we have provided potential lenders to consider on page 2. Typically, there are three types of lenders:

- Your bank: Convenient, potential loyalty perks.
- Credit unions: Member benefits, possibly better rates for RV/personal loans.
- RV financing brokers: Wide lender network, RV expertise.

3. Get pre-approved and compare offers: Once you have determined the desired amount you want to finance, obtain quotes for RV and/or personal loans, noting rates, APRs, and terms.

Ask your lender what documents you need from us, such as the Happier Camper sales contract, VIN #, and MCO. Notify your Sales Consultant, so we can get these documents for you.

IMPORTANT: When reviewing loan terms, please ensure there is no mandatory deadline for when the Happier Camper needs to be delivered, titled and registered.

4. Apply to Desired Offer: The lender will review your application and supporting documents during the underwriting process. This process can take anywhere from a few hours to several days, depending on the complexity of the loan and the lender's processes.

5. Sign: Understand all terms for your camper loan before signing. Ensure you agree with the interest rate, the APR, the loan amount, the repayment schedule, any fees/charges, default terms, and prepayment penalties.

6. Fund & Repay: Once approved, funds are disbursed according to the agreement, either sent to you or us. If the bank is paying us by check, please ensure that the name appears as: Happier Camper, Inc. Ensure to understand your repayment schedule and set up a system to avoid late fees.

Below is a list of options where you can apply for financing.

Excellent Credit Score

LightStream	customerservice@lightstream.com	<ul style="list-style-type: none">• Online application• Same-day decision• Same-day funding available
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Average Credit Score

Alliant Credit Union	(800) 328-1935	<ul style="list-style-type: none">• Online application• Same-day approval
California Bank & Trust	(800) 400-6080	<ul style="list-style-type: none">• Online application• No application fees or prepayment penalties• Must live in California• Discount auto-payment available
Good Sam	sales@goodsamloans.com (800) 444-1476	<ul style="list-style-type: none">• Online application• 25 years of RV financing experience
NASA Federal Credit Union	(888) 627-2388	<ul style="list-style-type: none">• Must be affiliated with NASA
One Main Financial	(800) 525-0425	<ul style="list-style-type: none">• Online application
Trailer Solutions Financial	credit@trailersolutions-financial.com (800) 224-8180	<ul style="list-style-type: none">• Fast funding

Low Credit Score

Rock Solid Funding	info@rocksolidfunding.com (800) 607-1108	<ul style="list-style-type: none">• 10-minute online application• Same-day decision• 14 years of RV financing
Southeast Financial	ask@sefinancial.com (866) 900-8949	<ul style="list-style-type: none">• Online application, decision within 24 hours• 18 years of RV financing experience• No residential use of trailer

Disclaimer: The information provided on this sheet is for general reference only and may have changed since its publication. To ensure accuracy, please contact the relevant financial institution directly to verify all details. We are not liable for any discrepancies or changes that may have occurred. Last updated on May 2025.