



CULS RV Program: Collateral

From a collateral perspective, what will these pools be comprised of?

The biggest opportunity for indirect RV lending is on new units and we expect pools to skew towards new with a typical mix of 80%/20% vs used. The two main categories will be towables and motorhomes and each unit must have living quarters, meaning that the primary use will be for camping.

Any exclusions?

CULS will not finance Park models, Tiny Homes, Full-time live-in units, Toter homes, or Utility/Cargo trailers. Program limits on loan amount will avoid much of the collateral risk associated with big ticket motorhomes.

Eligible collateral:



CONVENTIONAL TRAVEL TRAILER

A "Travel Trailer" is a towable RV mounted on wheels and designed to be towed by a motorized vehicle that is constructed with a roof and sidewalls made of rigid materials.

Average Price: \$25,998



FIFTH-WHEEL TRAVEL TRAILER

A "Fifth-Wheel Travel Trailer" is a towable RV mounted on wheels and designed to be towed by a motorized vehicle by means of a towing mechanism that is mounted above or forward of the tow vehicle's rear axle.

Average Price: \$54,866



FOLDING CAMPING TRAILER

A "Folding Camping Trailer" is a towable RV mounted on wheels and designed to be towed by a motorized vehicle that is constructed with a collapsible roof and collapsible partial sidewalls that unfold and extend in the set-up mode and fold back up for travel.

Average Price: \$12,954



TRUCK CAMPER

A "Truck Camper" is a towable RV designed to be placed in the bed of a pickup truck.

Average Price: \$24,968



CONVENTIONAL MOTORHOME - CLASS A

A "Class A Motorhome" is a motorhome constructed on a bare motor vehicle chassis.

Average Price: \$206,399



MOTORHOME - CLASS B (VAN CAMPER)

A "Class B Motorhome" is a motorhome constructed on an automotive-manufactured van-type vehicle.

Average Price: \$129,064



MOTORHOME - CLASS C (MINI/LOW PROFILE, COMPACT)

A "Class C Motorhome" is a motorhome constructed on a cut-away automotive manufactured truck chassis.

Average Price: \$113,534