RV Remedy - Complete Step-by-Step Buying Guide

Autilogix Remedy | All RV Classes | Full reference + quick worksheets

Use the full guide when you want the complete transaction process. The website quick calculator should stay simple and deterministic. The only percentage shortcut retained is the canonical new-towable screening range; motorized and used RVs use separate paths.

The Core Sequence

Know privately -> lock the asset price -> reveal trade -> reveal financing -> handle F&I/products -> audit paperwork -> take delivery.

STEP 1 - Decide new versus used first

What: Choose whether you are willing to absorb the new-RV depreciation cliff.

Why: RVs can lose value quickly, and the master treats used-vs-new as one of the largest money decisions.

Do this:

• Compare a new rig with 2-5 year old examples of the same class/brand/model.

• Use depreciation figures only as directional context; verify current actual listings.

• Consider warranty preference, cash position, expected holding period and actual use.

STEP 2 - Define RV class and real use

What: Specify the actual job before shopping floorplans.

Why: Towables, campervans, gas motorhomes and diesel pushers have very different economics and systems.

Do this:

• Record RV class, towable/motorized, passengers, sleeping needs, office needs, payload, towing, climate, storage, annual miles/nights and expected ownership years.

• For towables, verify tow-vehicle payload, hitch/pin weight, axle/tire ratings and loaded weights.

STEP 3 - Set the full ownership budget

What: Budget beyond the loan payment.

Why: A 10-20 year loan can make almost any RV appear affordable monthly while total interest and ownership costs explode.

Do this:

• Include payment, insurance, storage/site costs, maintenance reserve, tires, batteries, generator/engine service, fuel and expected repairs.

• Do not let the lender maximum become the budget.

STEP 4 - Check recalls and known patterns

What: Use NHTSA for safety recalls/complaints and owner sources for house-system patterns.

Why: NHTSA does not provide a complete condition history for roofs, slides, plumbing and appliances.

Do this:

• Check NHTSA by VIN/year/make/model where applicable.

• Research water intrusion, roof leaks, delamination and model-specific patterns.

• Treat forums as leads, not proof.

STEP 5 - Plan an independent inspection

What: Use an independent RV inspection appropriate to the rig.

Why: Dealer prep is not the same thing as buyer due diligence.

Do this:

• Use an NRVIA-type independent inspection for the RV house systems.

• For motorhomes, add chassis/drivetrain inspection, diagnostic scan, road test, generator load test and fluid analysis where appropriate.

• For towables, include frame, axles, brakes, suspension, tires and pin box/coupler.

• Understand visual/accessible-area inspection limits.

STOP / WALK: If the dealer refuses a reasonable independent inspection, stop.

STEP 6 - Choose the correct quick pricing path

What: Do not apply one MSRP percentage to every RV.

Why: The master supports a 65-70% MSRP nominal-invoice screen for towables only; motorized units need class-specific evidence.

Do this:

• NEW TOWABLE: use the quick screening calculator, then compare with clean written OTD quotes.

• NEW MOTORIZED: use 3+ comparable no-trade OTD quotes; do not apply the towable 65-70% screen.

• USED: use current retail comps adjusted for condition; do not invent dealer acquisition cost.

STEP 7 - Build a real market baseline

What: Collect evidence before visiting the dealer.

Why: RV valuation tools are weaker than auto, so clean competing quotes matter more.

Do this:

• Collect 10-20 exact/near-exact national comps when practical.

• Track stock/VIN, date, price and duplicates.

• Get 3-5 written no-trade, no-dealer-finance buyer orders.

• Use factory-pickup pricing as a benchmark when available.

STEP 8 - Consider a factory order

What: Compare a factory order with aged lot inventory.

Why: A factory order can remove demo wear and let multiple dealers quote the same spec, but can miss an aged-inventory clearance deal.

Do this:

• Price the same factory spec through multiple dealers.

• Compare wait time and delivery terms with an aged in-stock unit.

STEP 9 - Save the ad and exact unit details

What: Preserve the advertised number before the deal changes.

Why: Low advertised prices can exclude freight, prep, packages or finance conditions.

Do this:

• Save stock/VIN, MSRP label if available, advertised price, fine print, freight, PDI/prep, packages, rebates and finance conditions.

• Keep screenshots with date/time.

STEP 10 - Audit freight/destination

What: Determine whether a separate freight charge is real, already included, or simply makes the quote noncompetitive.

Why: Freight can be real; a duplicate or padded line can destroy a headline discount.

Do this:

• Ask whether freight is already included in MSRP or factory-pickup price.

• Compare the complete OTD across dealers rather than arguing about one fee label.

STEP 11 - Audit PDI/prep

What: Require a written checklist for dealer prep.

Why: Manufacturers may reimburse standard PDI work, but that does not automatically prove every separate prep charge is improper.

Do this:

• Ask for the PDI/prep task list and labor hours.

• Compare the final price with dealers that fold prep into the selling price.

STEP 12 - Reject mandatory optional packages

What: Do not accept add-ons simply because the dealer says they are already installed.

Why: Nitrogen, coatings, etching and service-lock products can rebuild the dealer margin.

Do this:

• Ask for the RV without the package or a vehicle-price reduction by the same amount.

• Classify any lifetime warranty/service plan and read its service/inspection conditions.

STEP 13 - Track inventory age and calendar timing

What: Use days on lot as an aging-pressure indicator.

Why: Floorplan interest is a real carrying cost, while curtailment is a liquidity event rather than a separate dollar expense.

Do this:

• Record days on lot against 30/60/90/120/180-day thresholds.

• Watch price reductions and model-year rollover.

• Combine aged inventory with month/quarter/year-end timing as leverage, not proof of a private bonus.

STEP 14 - Lock the no-trade, no-finance OTD first

What: Negotiate the RV price before revealing trade or financing.

Why: Otherwise profit can move between the rig, trade and loan.

Do this:

• Say there is no trade for purposes of establishing the RV price.

• Say financing will be decided after the vehicle price.

• Get the exact stock/VIN OTD in writing and do not negotiate by monthly payment.

STEP 15 - Use a fixed offer

What: Give the dealer the transaction you will do.

Why: A fixed offer prevents endless four-square movement between columns.

Do this:

• Base the offer on the quick screen/market quotes, inventory age and documented incentives.

• If rejected, leave the number and move on rather than negotiating against yourself.

STEP 16 - Inspect the exact rig

What: Use condition, not excitement, to decide whether to proceed.

Why: Water intrusion and delamination can overwhelm a good purchase price.

Do this:

• Inspect roof/seals, walls/floors, water intrusion, delamination, appliances, slides, tires, batteries, generator and all class-specific chassis/tow components.

• For used rigs, use the independent inspection as a transaction gate.

STEP 17 - Price used RVs from current retail evidence

What: Use market comps and condition deductions.

Why: A used RV has no factory invoice that can be reconstructed reliably by the buyer.

Do this:

• Start with an expected retail market range for the same class/brand/model/year.

• Subtract documented repairs and condition deductions.

• Add only documented positive factors such as major recent system replacement.

STEP 18 - Lock the RV price in writing

What: Freeze the asset economics before other profit centers appear.

Why: Signing-table fee explosions often happen after the buyer believes the price is settled.

Do this:

• Confirm price, rebates, freight/prep treatment, mandatory equipment and government charges.

• If unagreed fees appear and cannot be removed or offset, stop.

STEP 19 - Reveal trade second

What: Compare the dealer trade to real outside RV offers.

Why: A generous trade allowance can hide a worse RV price.

Do this:

• Obtain real outside RV purchase/brokerage/consignment offers first.

• Ask the dealer for its raw trade value without changing the locked RV price.

• Apply tax-credit math only after verifying the exact state rule for this RV transaction.

STEP 20 - Reveal outside financing third

What: Make dealer financing compete with a preapproved loan.

Why: RV financing spreads compound over long terms.

Do this:

• Compare APR, term, payment, amount financed, fees, total interest and expected payoff/refinance horizon.

• Calculate the consumer financing cost delta.

• Use the outside loan, have the dealer beat it, or ask for a vehicle-price reduction equal to the buyer cost disadvantage.

STEP 21 - Expose the long-term payment trap

What: Show total interest next to every monthly payment.

Why: A low payment over 15-20 years can create an enormous total financing cost.

Do this:

• Display term, total interest and total payments prominently.

• Do not stretch term automatically just to make a monthly budget work.

STEP 22 - Handle GAP and F&I last

What: Treat financing products as separate decisions after the RV price is fixed.

Why: RV F&I can be a major profit center.

Do this:

• Default to no optional product unless it has independently demonstrated value.

• Price service contracts, GAP, tire/wheel, roof and appearance products separately.

• If GAP is appropriate, compare bank/credit-union/insurer alternatives first.

STEP 23 - Calculate exact title, registration and government charges

What: Use RV-specific state rules rather than assuming auto treatment.

Why: Motorized and towable RVs can have different taxes, fees, inspections and trade rules.

Do this:

• Confirm tax, tag/registration, title and any real tire/battery/lien/inspection government charges.

• Distinguish government charges from dealer doc/processing fees.

STEP 24 - Audit the final contract

What: Make sure the numbers still match the deal.

Why: A correct quote does not protect you if the contract changes.

Do this:

• Confirm VIN/stock, RV price, rebates, freight/prep, trade, payoff, negative equity, down payment, APR, term, amount financed, products and government fees.

• No blank spaces or unexplained add-ons.

STEP 25 - Do not take delivery on unresolved financing

What: Make final approval a delivery condition.

Why: Spot/yo-yo risk increases pressure after the buyer has possession and may have surrendered a trade.

Do this:

• Confirm the named lender, exact APR, term and amount financed are final.

• Do not surrender trade/title or take delivery while financing is materially conditional.

STEP 26 - Inspect delivery

What: Verify condition and promised work before leaving.

Why: Demo wear, damage, missing accessories and unresolved repairs are easier to fix before acceptance.

Do this:

• Check VIN, mileage for motorhomes, keys, manuals, appliances, systems, accessories, promised repairs and damage.

• Keep signed copies of every document.

STEP 27 - Use STOP / VERIFY / NEGOTIATE correctly

What: Separate true hard stops from expensive but disclosed terms.

Why: A three-tier system is more accurate than calling every fee fraudulent.

Do this:

• STOP for title/lien uncertainty, refused inspection, materially altered contract that will not be corrected, bait unit unavailable with push to a pricier rig, or unauthorized add-ons in the contract.

• VERIFY conditional financing rebates, deposit terms, competing-buyer claims and high but itemized prep.

• NEGOTIATE disclosed freight, prep, financing terms and other transparent economic differences.

STEP 28 - Own it cheaply after purchase

What: Control the service/storage annuity.

Why: RV ownership cost continues after the sale.

Do this:

• Follow roof/seal and manufacturer maintenance schedules.

• Use competent independent/mobile service out of warranty where appropriate, while keeping dealer/manufacturer channels for warranty and recalls.

• Monitor tires, batteries, storage and water intrusion proactively.

Quick Worksheets and Calculators

Quick Pricing Calculator - New Towable RV

This is a screening tool, not proof of dealer cost. The 65-70% MSRP nominal-invoice screen in the canonical applies to towables only.

Inputs: MSRP, buyer rebates actually qualified for, optional verified dealer-borne freight not already included, optional verified unavoidable unit-specific hard costs.

Compute three screens: AGGRESSIVE = (MSRP x 0.65 + verified costs) / (1 - 0.05); BASE = (MSRP x 0.675 + verified costs) / (1 - 0.08); CONSERVATIVE = (MSRP x 0.70 + verified costs) / (1 - 0.122). Then subtract buyer rebates from each payable-price scenario.

Output must label these as QUICK SCREEN / ESTIMATE. Aggressive must always be the lowest price, base in the middle, conservative highest.

Quick Pricing Calculator - New Motorized RV

No towable percentage shortcut. Ask for three clean written no-trade/no-finance OTD vehicle prices for the same or near-identical motorized rig, excluding actual government charges for normalization. Output low / median / high and mark the lowest clean unconditional quote as MARKET LEADER.

Quick Pricing Calculator - Used RV

Inputs: comparable low/mid/high retail prices, documented repair/condition deductions and documented positive factors. Output adjusted low/mid/high range. Do not estimate the dealer acquisition price.

Forward Monthly Cost Calculator

Inputs: RV price, government charges, down payment, trade equity, APR, term, plus optional monthly insurance, storage/site, maintenance/repair reserve and fuel. Output amount financed, loan payment, total interest, total loan payments, non-loan monthly costs and FULL MONTHLY RV CASH OUTLAY.

Reverse Monthly Budget Calculator

Inputs: maximum full monthly RV budget, APR, term, down payment, trade equity and monthly non-loan costs. Calculate max loan payment, reverse-amortize to max financed amount, add down/trade, subtract known government charges to estimate max RV price. Never automatically lengthen the term to force a fit.

Long Money Comparison

Compare outside and dealer financing. Show APR, term, payment, total interest and total payments. If expected payoff/refinance horizon is provided, calculate remaining balance and horizon finance cost. Label the difference CONSUMER FINANCE COST DELTA, not dealer profit.

Source and Use Note

Derived from the user-provided RV Remedy Master v3.1. The master explicitly restricts the 65-70% MSRP screen to towables, treats motorized RV pricing separately, keeps used-RV valuation market-based, separates buyer rebates from dealer cost offsets, treats floorplan aging as pressure rather than a fabricated dollar cost, and keeps consumer finance-cost delta separate from dealer compensation.

Educational reference. Verify transaction-specific legal, tax, title, financing, insurance, warranty, inspection, and market facts before relying on them.