



The Squatch RV Buyer's Guide

from a buyer's advocate who's worked both sides of the desk

The questions to ask, the full walkaround, and the red flags, before you buy any camper, new or used.

NEW vs. USED

WHAT TO ASK

WHAT TO INSPECT

WHEN TO WALK

WHERE THE TRAIL GOES NEXT

Know what to look for. **Now know what it should cost.**



DEEP DIVE 01 • THE NUMBERS

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How to Use This Guide



Buying an RV is a big decision. It's probably the second-biggest check you'll write after a house, and it comes with way more buttons.

This guide follows four steps:

1 • ASK

Know what to ask before you fall in love with a floorplan.

2 • INSPECT

Walk any unit top to bottom like you know what you're doing, because you will.

3 • NEGOTIATE

Know the fees, add-ons, and financing moves before you sit down.

4 • DECIDE

Know the difference between "minor fix" and "walk away."

The printable checklists are in the back. Print them, fold them, and take them on the lot. Nobody will think you're weird. Anyone worth buying from will think you're smart.

What's Inside

Section	What you'll learn
1	A Word From Squatch · who I am and whose side I'm on
2	New vs. Used · the honest trade-offs, plus a quick "Which Buyer Are You?" quiz
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5	What to Inspect · the full top-to-bottom walkaround
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7	Walk-Away Signals & Pressure Tactics · when to say "thanks, but no thanks"
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A Word From Squatch

Hey, I'm Squatch. Yes, the big hairy guy in the bucket hat.

I've spent most of my life in sales, 30-plus years, and I've sat on the selling side of the RV desk. I know how a deal gets built, where the extra money hides, and which questions a salesperson hopes you never ask.

Now I sit on your side. I'm a buyer's advocate, which means I don't sell campers and I don't take a dime from any dealer. My only job is helping you buy the right camper at a fair price without getting burned.

I've also learned a lot of this the hard way. Take my first real lesson in camper plumbing: I hooked up to a campground spigot without a water pressure regulator, because hey, water's water, right? Wrong. Campground water pressure can run way higher than a camper's plumbing is built to handle, and I found out the hard way when I spotted a pool of water under my camper where there definitely shouldn't have been one. That's the day I learned how camper plumbing works, lying on my back with a flashlight in my teeth, wondering where that drip was coming from.

Here's what I learned from the other side of the desk:

You deserve to know what the salesperson knows.

Buying an RV is one of the few big purchases where the person across the desk does this every single day, and you do it once every few years. That's not a fair fight. This guide evens it up. I know which questions get straight answers, which numbers get fuzzy, and which "today only" deals are somehow still around tomorrow.

To be clear, there are honest, hardworking sellers out there. This guide helps you find them, and it helps you handle the rest.

You're the one buying the camper, planning the trips, and making the memories. I'm just the Bigfoot with the flashlight helping you get there without stepping in anything.

Let's go.

— Squatch



New vs. Used: The Honest Breakdown

There's no wrong answer here, only the wrong answer *for you*. Plenty of happy campers bought new, and plenty bought used. The trick is knowing what you're trading when you pick one.

Buying New

What you get

- **A full manufacturer warranty.** If something fails early, there's a path to get it fixed.
- **A clean history.** No mystery leaks, no previous owner's "creative" wiring.
- **The latest floorplans and features.**
- **Often easier financing,** since lenders tend to like new units.

What you trade

- **Depreciation.** Like a new truck, an RV loses a big chunk of value in its first few years. It's not a scam, it's just math, and you should go in knowing it.
- **"New" doesn't mean "nothing to check."** RVs are built partly by hand and then bounced down the highway to the lot. A good pre-delivery inspection (PDI) matters on a brand-new unit too. More on that in Section 5.

Buying Used

What you get

- **More camper for the money.** Someone else already took the depreciation hit.
- **Real-world proof.** A used unit has already shown you how it holds up.
- **A slower-changing value,** since the steepest drop has already happened.

What you trade

- **Unknown history.** How was it stored? Was the roof maintained? Did the last owner treat it like a Cadillac or a deer blind?
- **Less or no warranty coverage.** Some used units have remaining or transferable coverage, and some are sold as-is. Always ask which.
- **Age-related wear items,** like tires, batteries, sealant, and appliances, that may be close to replacement.
- **Financing that can look different.** Lenders often treat older units differently on rates and terms. Ask early.

Side by Side

	New	Used
Upfront price	Higher	Lower for comparable size and features
Depreciation	Steepest in early years	Slower, since the big drop already happened
Warranty	Full manufacturer coverage	Varies: remaining, transferable, extended, or as-is
History	None, fresh start	Unknown unless records exist
Condition certainty	High (still get a PDI)	Depends entirely on inspection
Financing	Typically straightforward	Can vary with the unit's age
Features & floorplans	Latest	What's out there
Best for	Buyers who value peace of mind and plan to keep it a long time	Buyers who value budget and are willing to inspect carefully



SQUATCH TIP

The best used camper is usually one that was *boring* to its last owner: stored under cover, used a few times a year, and maintained on schedule. Boring is beautiful. Boring doesn't leak.

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Which Buyer Are You?

Circle your answer for each question.

1. How long do you plan to keep it?

- A) Five years or more, this is a long-term relationship
- B) A couple of seasons while I figure out what I actually like

2. How do you feel about surprise repairs?

- A) I'd rather pay more upfront and sleep at night
- B) I'm handy, or I know someone who is

3. What's driving your budget?

- A) I want a specific floorplan or feature, and I'll pay for it
- B) I want the most camper for the least money

4. How much do you know about RVs right now?

- A) Not much, and I'd like a safety net
- B) Enough to know what a soft floor feels like

5. How will you use it?

- A) Long trips, lots of travel, maybe full-time someday
- B) Weekends, a few trips a year, testing the waters

Mostly A's

New is probably your lane. You value peace of mind and a long runway. Focus on the warranty questions in Section 4 and the PDI in Section 5.

Mostly B's

Used could stretch your dollars nicely. Your superpower is inspection, so Section 5 is your new best friend.

A mix?

Welcome to the club. Consider a lightly used unit a couple of years old. It's often a sweet spot.



SQUATCH TIP

First-timers: whatever you buy, you'll learn more on your first three trips than in three months of research. Your second camper will be smarter than your first. That's not failure, that's camping.



Before You Ever Set Foot on a Lot

The best deals get decided at your kitchen table, not on the lot. Do this homework first and you'll shop with a clear head instead of falling for the first outdoor kitchen you see.

Budget the Real Number, Not the Payment

A monthly payment tells you what the loan costs. It doesn't tell you what *owning* costs. Add these up before you pick a price range:

- **Insurance**
- **Storage**, if you can't park it at home
- **Maintenance**: sealant, tires, batteries, winterizing
- **Campground fees**
- **Fuel**, since towing drops your mileage more than you think
- **Setup gear**: hoses, leveling blocks, surge protector, sewer kit, and more

For the full breakdown, see my **True Cost of RV Ownership** post at campingwithsquatch.com.

Know What You Can Safely Tow

This is the part I'd tattoo on people if they'd let me.

A camper you can't safely tow is a "no," no matter how good the price.

Three numbers to know:

- **Your tow vehicle's towing capacity and payload.** Look on the sticker inside your driver's door jamb and in your owner's manual. Don't rely on the ad or the guy at the gas station.
- **The camper's GVWR (Gross Vehicle Weight Rating).** This is the most the camper can weigh fully loaded. Plan around this number, not the "dry weight" in the brochure, because nobody camps dry.
- **Tongue or pin weight.** This is how much of the camper's weight presses down on your hitch. It counts against your truck's payload, along with your family, your dog, and your cooler full of good intentions.

If the numbers are close, you may need a weight-distribution hitch or a different truck. Better to find out now than on I-24.



WEIGHT RATINGS (GVWR)

PAYLOAD LIMIT

Your truck's door jamb usually has two labels worth a photo: the weight ratings, and the tire and loading label that tells you how much weight the truck can carry, including your camper's hitch weight.



SQUATCH TIP

Take a picture of your truck's door-jamb sticker before you go shopping. When someone asks "what are you pulling with?" you'll have real numbers instead of taking anybody's word for it.

Must-Haves vs. Nice-to-Haves

Fill this out *before* you shop. It's your anchor when a shiny fireplace tries to distract you.

Must-Haves (dealbreakers if missing)	Nice-to-Haves (bonus points)
Sleeps: _____	
Bed type: _____	
Bathroom: _____	
Max length: _____ ft	
Max GVWR: _____ lbs	

Not sure which RV type fits you? My **RV Types** series at campingwithsquatch.com breaks down travel trailers, fifth wheels, motorhomes, and more.



The Questions to Ask Before You Buy

The right questions do two things: they get you real information, and they tell the other side of the desk you know what you're doing.

Every question below comes with a note on **what the answer tells you**, meaning what to listen for and when to dig deeper. Want the short version? Cut out the **Pocket Question Card** in the back.

For Any RV, New or Used

1 "What's the out-the-door price?"

Ask for an itemized total in writing: price, taxes, title, registration, and every fee. Ask which fees are required by the state and which ones belong to the dealer.

WHAT THE ANSWER TELLS YOU →

A clean, itemized number means they're playing it straight. If you keep getting a monthly payment instead of a total, that's a tactic. Section 6 shows you how to handle it.

2 "What comes with it at delivery?"

Ask about propane, batteries, a starter kit, hoses, a sewer kit, and whether a hitch or setup is included. And yes, ask about a water pressure regulator. (Ask me how I know.)

WHAT THE ANSWER TELLS YOU →

What's truly included versus what shows up as an extra charge at signing. Get the list in writing so nothing quietly disappears or becomes an add-on.

3 "How long is the walkthrough, and can I film it?"

WHAT THE ANSWER TELLS YOU →

How seriously they take teaching you the rig. A rushed walkthrough on a big camper means you'll be learning at the campground, usually at night, usually in the rain.

4 "Can I see it set up: slides out, power on, water running?"

WHAT THE ANSWER TELLS YOU →

Whether the unit is actually ready. If they can't show it working, don't assume it works.

5

"What's the GVWR and hitch or pin weight, and will my truck handle it?"

Bring those door-jamb numbers from Section 3.

WHAT THE ANSWER TELLS YOU →

Whether they're matching you to a camper or just selling one. "Oh, your truck will pull that fine," without anyone looking at the numbers, is a guess with your family's safety.

**SQUATCH TIP**

Write down the answers, and write down who gave them. Your brain will be full of floorplans, and by the drive home you won't remember which one had the bigger fridge, or who promised what.

For New RVs

6

"What does the manufacturer warranty cover, for how long, and what's excluded?"

Structure, appliances, and components are often covered differently, sometimes by different companies.

WHAT THE ANSWER TELLS YOU →

Where you'll stand when something breaks. Get the coverage in writing, not a summary from memory.

7

"Who handles warranty work, how long is the wait right now, and what happens if something breaks while I'm traveling?"

WHAT THE ANSWER TELLS YOU →

How long your camper might sit when it needs work. Warranty repairs can take weeks during camping season. Better to know now than in June.

8

"What does your pre-delivery inspection (PDI) cover, and can I see the completed checklist?"

WHAT THE ANSWER TELLS YOU →

How much of the finishing work was done before you get the keys. A vague answer means you're doing the PDI yourself, so use Section 5.

9

"Are extended service contracts optional, what do they cost on their own, and what exactly do they cover?"

Read what's covered, the deductible, who pays the claims, and whether you can cancel for a refund.

WHAT THE ANSWER TELLS YOU →

Whether it's a real fit for you or just another line item. They're optional, and the price is often negotiable. Section 6 digs into add-ons.

For Used RVs

10

"How many owners has it had, and are there service records?"

WHAT THE ANSWER TELLS YOU →

Records give you a history you can check. No records means you're relying entirely on your inspection.

11

"What's the roof made of, and when was it last inspected or resealed?"

WHAT THE ANSWER TELLS YOU →

Roof neglect is the fastest road to water damage. "Not sure" on a used unit means you inspect twice as hard.

12

"Do you know why it was traded in or sold?"

There's often a perfectly boring answer: upsized, downsized, bought a lake house, the kids grew up.

WHAT THE ANSWER TELLS YOU →

Boring answers are good answers. A vague or shifting story is a reason to look at the whole unit a lot closer.

13

"Is it sold as-is, or is there any remaining or available coverage?"

WHAT THE ANSWER TELLS YOU →

What happens if something fails on the drive home. "As-is" means it's yours the moment you sign, problems included.

14

"How old are the tires and battery?"

Tires age out even with good tread. See Section 5 for how to read the date code.

WHAT THE ANSWER TELLS YOU →

What you'll be spending in year one. Old tires and a tired battery are fair negotiating points.

15

"Can I have it inspected before I buy?"

Whether that's you with this guide or an independent RV inspector.

WHAT THE ANSWER TELLS YOU →

Pretty much everything. A seller who stands behind a unit says yes. A seller who says no just answered a question you didn't ask.

**SQUATCH TIP**

A used camper with a few honest wear items is way better than one that looks "perfect" and comes with no answers. Honesty is the feature you can't see in the brochure.

For Consignment Units

Some dealers sell units on behalf of private owners. These are called consignment units.

16

"Is this a consignment unit? If so, what history do you have on it, and who's responsible if there's a problem after the sale?"

WHAT THE ANSWER TELLS YOU →

Who you'll be calling if something goes wrong. With consignment, the dealer may know less about the unit's history, so your inspection matters even more.

Financing Questions

17

"What's the total cost over the full loan term, not just the monthly payment?"

WHAT THE ANSWER TELLS YOU →

The real price of the loan. A lower payment on a longer term can cost thousands more overall.

18

"What's the APR, the term, and is there a prepayment penalty?"

WHAT THE ANSWER TELLS YOU →

Whether a long term is being used to make an expensive deal look affordable, and whether you can pay it off early without getting charged for it.

19

"Can you beat this pre-approval from my bank or credit union?"

WHAT THE ANSWER TELLS YOU →

Whether their financing is actually a good deal. With a pre-approval in hand, you're comparing real numbers instead of taking anyone's word for it.

Trade-In Questions

20

"What are you offering for my trade, separate from the price of the new unit?"

Bring your title, service records, all keys and remotes, and the manuals. Show up with it clean.

WHAT THE ANSWER TELLS YOU →

Whether your trade is being valued on its own or blended into the deal, where a big trade number can hide a small discount. More in Section 6.

Service Department Questions

21

"Do you service what you sell, and what's the typical turnaround right now?"

WHAT THE ANSWER TELLS YOU →

What owning it will be like. A great price doesn't help much if repairs take all summer.

22

"Who's my point of contact after I drive off the lot?"

WHAT THE ANSWER TELLS YOU →

Whether anyone plans to pick up the phone once the paperwork is signed.



SQUATCH TIP

Your best question is the one you're embarrassed to ask. I promise the person across the desk has heard weirder. When I was new, I figured full hookups meant you just leave the black tank valve open and let it all flow. Nope. The liquids drain, the solids stay behind, and you end up with a problem nobody wants to deal with. I found out the hard way. So ask the "dumb" question. It's a lot cheaper than learning it my way.



GO DEEPER • DEEP DIVE 01

Question 1 has a long answer. **Here it is.**

How the Numbers Become the Numbers walks through every fee between the sticker and the check you write, line by line, with the words to say. Same camper, same lot, \$8,639 apart.

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What to Inspect: The Walkaround

This is where you go from "it's pretty" to "I know what I'm buying."

Work top to bottom, outside to inside, and take your time. A seller who's proud of a unit will let you look all you want. A seller who won't has told you everything you need to know. The **New RV** and **Used RV** checklists in the back follow this same order, so you can check boxes as you go.

What to Bring

- **A flashlight.** Your phone light works in a pinch.
- **Your phone,** for photos and video of anything you want to ask about later.
- **The checklist** from the back of this guide.
- **Your tow vehicle's numbers** from Section 3.
- **Clothes you don't mind getting dirty.** You're going under this thing.
- **Optional:** a moisture meter. They're inexpensive, and they catch water damage your fingers can't feel.



SQUATCH TIP

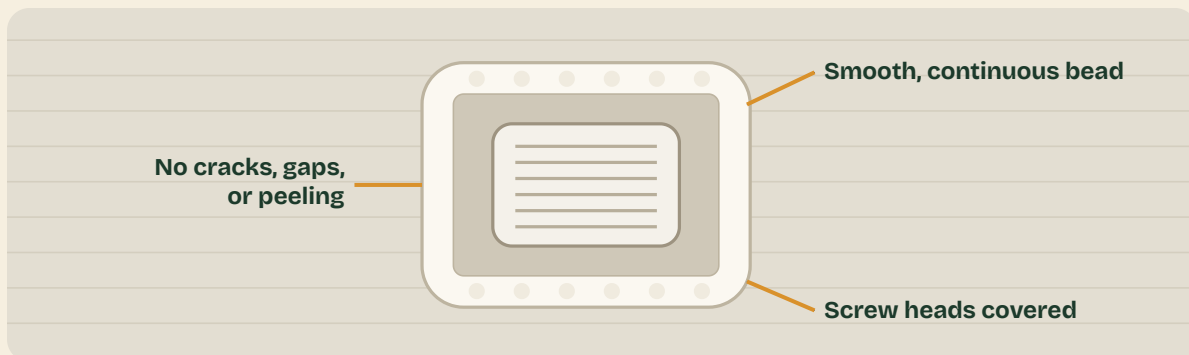
Budget at least an hour for a used unit and 30 to 45 minutes for a new one. If you're rushing, you're guessing.

The Roof

The roof is the camper's umbrella. When it fails, everything under it fails next.

- **The membrane.** Look for cracks, tears, bubbles, or patches.
- **The sealant** around vents, the AC unit, the antenna, skylights, and every seam. You want it smooth and intact, not cracked, peeling, or pulling away.
- **The front and rear caps,** where the roof meets the walls.

Safety first: Not every RV roof is walkable. Ask before you climb. If it isn't rated for walking, look from a ladder at each corner instead.



What good roof sealant looks like: a smooth, continuous bead with every screw head covered.

Exterior Walls, Windows & Doors

- **Delamination.** Sight down each wall at an angle. Rippling, waviness, or bubbling in the fiberglass can mean water got between the layers.
- **Seams and trim.** Look for gaps, missing screws, or cracked sealant.
- **Window and door seals.** Look for cracks, gaps, or staining underneath.
- **Storage bays.** Open every one and look for water stains, damp smells, or warped floors.

Underneath & Running Gear

Yes, you're getting on the ground. Your knees will forgive you.

- **Frame.** Look for heavy rust, cracks, bends, or weld repairs that look like somebody did them in a hurry.
- **Axles, leaf springs, and equalizers.** Look for rust, bending, or broken parts.
- **Tires.** This one is so important it gets its own box below.
- **Jacks and stabilizers.** Run them. They should deploy and retract smoothly.
- **Hitch connection.** On a travel trailer, check the coupler, safety chains, and breakaway cable. On a fifth wheel, check the pin box. Look for wear, cracks, or damage.
- **Lights.** Test running lights, brake lights, and turn signals when it's hooked up.



SQUATCH FIELD REPORT

Know its weak spots before you crawl under it.

Tell me the year, make, model and floorplan. You get the known issues, recalls, real specs, cost to own and what it's worth, in 48 hours.

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HOW TO READ A TIRE DATE CODE

Find the letters **DOT** on the tire sidewall. The last four digits after it are the week and year the tire was made. **2321** means the 23rd week of 2021.



RV tires age out in about **5 to 7 years**, even with plenty of tread, because the rubber breaks down over time. Check every tire, including the spare.

Slide-Outs

- **Run each slide all the way in and all the way out.** Listen for grinding, clicking, or straining.
- **Watch it move.** It should travel evenly, not crooked.
- **Check the seals,** inside and out. They should be soft and intact, not torn, flattened, or hard.
- **Look at the slide floor and the floor under it** for water staining.
- **If it has slide toppers** (the awnings over the slides), check them for tears.

Inside: The Water Damage Hunt

This is the make-or-break check on any used unit. Water damage is the number one expensive surprise in the RV world.

- **Press firmly on the floors.** Pay extra attention in front of the door, around the toilet, under sinks, and near the front of the camper. Soft or spongy spots mean hidden rot.
- **Press on walls and ceiling,** especially in corners and around windows, vents, and the AC.
- **Look for stains, discoloration, or bubbling wallpaper** around every window, vent, and ceiling seam.
- **Open every cabinet.** Look at the back walls and ceilings. Lift the mattress and check underneath.
- **Trust your nose.** A musty smell almost always means a leak you can't see. Heavy air freshener can sometimes be covering one.



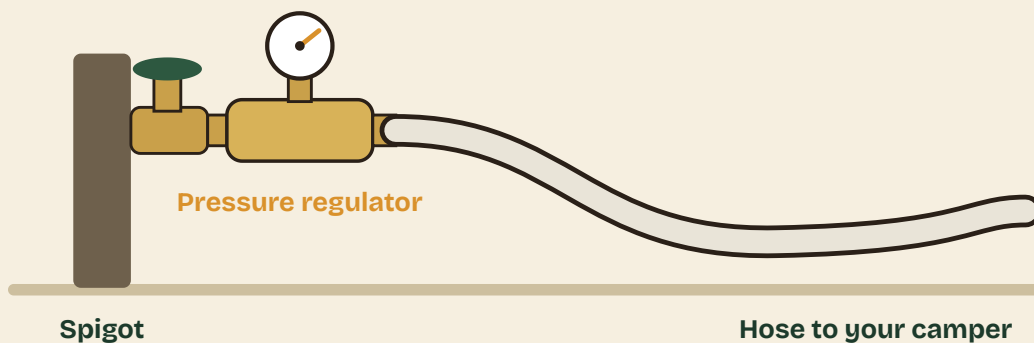
SQUATCH TIP

Walk the floor in your socks. Seriously. Your feet will find soft spots your shoes will miss. You'll look a little silly, but I'm a Bigfoot in a bucket hat, so you're in good company.

Plumbing & Holding Tanks

Here's where I got my education. Learn from my mistake so you don't have to repeat it.

- **Run every faucet, the shower, and the toilet.** Check water pressure and watch for drips.
- **Look under every sink** and behind access panels for stains or active leaks.
- **Test the water pump on battery power.** Turn it on, let it build pressure, and close all faucets. If the pump kicks on again by itself with nothing running, there's a leak somewhere.
- **Water heater.** Test it on both gas and electric if it has both, and ask about the bypass valves.
- **Holding tanks.** Ask about the fresh, gray, and black tanks. Test the dump valves: they should open and close smoothly.



A water pressure regulator goes between the campground spigot and your hose. Every time. No exceptions.



SQUATCH TIP

Remember my story from page one? Here's the moral: if your camper is hooked to city water, **a water pressure regulator isn't optional. It's a must-have.** Campground pressure can be way more than a camper's plumbing can handle, and the first sign of trouble might be a puddle under your rig. Ask if one comes with the unit. If not, make it the first thing you buy. Future you will thank present you.

Electrical & Batteries

- **Test 12V items on battery power alone**, including lights, water pump, fans, and slides.
- **Then plug into shore power** and test everything else.
- **Check that the converter is charging the battery.**
- **Ask how old the battery is.** Batteries are a wear item.
- **Open the breaker panel.** Look for corrosion, scorch marks, or wiring that looks like a science fair project.
- **Test the GFCI outlets** by pushing the test button, then reset.

Appliances & Safety Devices

Test every single one. A dead appliance is a pricey surprise.

- **Fridge.** Run it on propane and electric. Give it time to actually get cold.
- **Furnace, stove, oven, microwave, and air conditioner.**
- **Awning.** Roll it all the way out and back in, and check the fabric for tears or mildew.
- **Safety detectors.** Check the LP, carbon monoxide, and smoke detectors. Detectors have expiration dates, usually printed on the unit.
- **Propane system.** Ask when the tanks were last certified or filled, and sniff around the connections.

Motorhome Add-Ons

A motorhome is a camper *and* a vehicle, so it gets both inspections.

- **Engine and generator hours** or mileage.
- **Chassis maintenance records:** oil changes, transmission service, brakes.
- **Fluids.** Check levels and look for leaks under the unit.
- **Leveling jacks.** Run them down and up.
- **Generator.** Start it and run the roof AC off it to make sure it can handle the load.
- **Take a test drive.** Check brakes, steering, transmission shifting, dash gauges, and warning lights. Listen for rattles, clunks, or whines.
- **Ask about coverage for both parts.** The chassis and the house portion (the coach) often have separate warranties from separate companies.

Yes, Inspect a New One Too

A brand-new RV is built largely by hand, then driven hundreds of miles to get to the lot. Things can loosen, shift, or get missed. That's normal, and it's exactly why a good pre-delivery inspection matters. On a new unit:

- **Do the same walkaround.** It'll go faster, and it's usually a lot more fun.
- **Ask to see the PDI checklist** (Question 8 in Section 4).
- **Make a list of anything you notice,** even small things like a loose cabinet latch. Get it handled before delivery or documented for warranty.



SQUATCH TIP

On a new camper, you're not looking for deal-breakers. You're building a punch list. Small stuff caught now is a quick fix. Small stuff found at a campground three hours from home is a story you tell your grandkids.



The Numbers: Fees, Add-Ons, Financing & Trade-Ins

Where a good deal gets made, or quietly lost.

Here's something I learned from the other side of the desk: a lot of the money in an RV deal isn't made on the sticker price.

It's made in the fees, the add-ons, the financing, and the trade. This is the section most buyers skip, and it's the one that can save you the most. Read it at your kitchen table, not in the finance office at 8 p.m.

Negotiate the Out-the-Door Price, Not the Payment

Sooner or later, someone will ask, "*What monthly payment are you comfortable with?*" It sounds helpful. The problem is that a payment can be hit a lot of ways, like a longer loan term, a higher rate, or a smaller discount, without the deal getting any better for you.

Your line:

"I'm focused on the out-the-door price. Once we agree on that, we can talk financing and my trade."

Get the out-the-door price **itemized and in writing** before you talk about financing or your trade-in. One number at a time.



SQUATCH TIP

Figure out your comfortable payment at home with an online loan calculator. On the lot, the only number you negotiate is the total. Keep your payment number in your pocket, not on the table.

Know Your Fees

Every fee on the paperwork falls into one of two buckets: money that goes to the government, and money that stays with the seller. Ask which is which.

Fee	What it is	What to do
Sales tax, title, registration	Required by the state	Not negotiable, but check that the amounts are right
Documentation ("doc") fee	The seller's charge for handling paperwork	Ask what it covers. Some states limit it. If it won't come down, negotiate the price to offset it
Freight or destination	Shipping a new unit from the factory	A real cost, but ask to see it itemized. It's part of the overall price you negotiate
Prep, PDI, or reconditioning fee	A charge for getting the unit ready to sell	Getting a camper ready is part of selling it. Push back or ask to have it removed
Pre-installed packages	Add-ons already applied to the unit before you showed up	If you didn't ask for it, question paying for it

Add-Ons: Know Them Before the Finance Office

Common add-ons include extended service contracts, paint and fabric protection packages, tire and wheel protection, GAP coverage, roadside assistance, and theft-deterrent etching.

- **Every one is optional.** If you're told the loan requires one, ask to see that requirement in writing from the lender.
- **Ask for each price on its own,** not as "only \$12 more a month." Twelve dollars a month for 15 years is a lot of dollars.
- **Prices are often negotiable.**
- **Many can be bought later or from other providers,** so you never have to decide under pressure.
- **Read the contract:** what's covered, what's excluded, the deductible, who actually pays claims, and whether you can cancel for a refund.

Some add-ons can make sense for the right buyer. GAP coverage can be worth it if you're putting little down on a long loan, since RVs can lose value faster than the loan balance drops. A service contract can make sense on a complex motorhome. The point is to decide at home with the facts, not at the end of a long day.



SQUATCH TIP

The finance office is where tired buyers say yes to things. Ask for the add-on menu and prices *before* you go in. And before you sign anything, take a ten-minute walk around the lot. Fresh air has saved more money than any coupon ever printed.

Financing: Bring Your Own Number

- **Get pre-approved first** from your bank or credit union, before you ever shop.
- **Know how dealer financing works.** Dealers often arrange loans through outside lenders and can be paid for arranging them, sometimes by adding to the rate the lender approved. That doesn't make dealer financing bad. Sometimes it's the best offer. Your pre-approval is how you tell.
- **Compare APR, term, and total cost,** not just the payment.
- **Watch the term.** RV loans can stretch 15 to 20 years. A long term lowers the payment, but you'll pay more overall and stay "upside down" (owing more than it's worth) longer. That hurts when you want to sell or trade.
- **Ask about prepayment penalties** before you sign.
- **Don't take it home until financing is final.** If you drive off "pending approval" and later get a call that the terms changed, you're negotiating from a weak spot, with a camper already in your driveway.

Trade-Ins: Two Separate Deals

- **Know your trade's value before you walk in.** Check an RV pricing guide like J.D. Power (formerly NADA), and compare similar units listed for sale.
- **Negotiate the new unit's price first, then the trade.** When the two are blended together, a big trade-in number can hide a small discount.
- **Owe more than it's worth?** That's called negative equity. Rolling it into the new loan means you're still paying for your old camper inside your new one. Know that number and decide with your eyes open.
- **Consider selling it yourself.** It's more hassle, but it often brings more money.

Negotiation Basics

- **Be willing to leave.** It's the most powerful negotiating tool you've got, and it's free.
- **Get written quotes on similar units** from more than one seller.
- **Timing can help.** The off-season and the end of a month or model year can bring better deals. Not always, but often enough to be worth knowing.
- **Every promise goes in writing.** "We'll fix that before delivery" belongs on a signed "we owe" form (sometimes called a due bill), not in a handshake.

- **Never sign blank or incomplete paperwork**, and read every page. Check that every number matches what you agreed to.



SQUATCH TIP

I've sat in the office where these deals get put together. The buyers who got the best deals weren't the toughest talkers. They were the ones who'd done their homework, knew their numbers, and were perfectly happy to go home and think about it.



THE DEEP DIVE SERIES

You just read the short version.

This section fits on a few pages. Deep Dive 01 spends 45 on it: what the dealer really pays, the advertised-price traps, every fee on a buyer's order, and a game plan for the desk.

\$9.99 [CAMPINGWITHSQUATCH.COM/NUMBERS](https://campingwithsquatch.com/numbers) →

CHAPTER 01

How the Numbers Become the Numbers

AVAILABLE NOW

CHAPTER 02

The Finance Office

COMING NEXT

CHAPTER 03

Your Trade-In

ON THE WAY

Facebook subscribers hear about every new chapter first, and pay half.



Walk-Away Signals & Pressure Tactics

Here's the good news: **most things you find on an RV are fixable.**

Old tires, a tired battery, cracked sealant caught early, a finicky appliance. That's normal camper life, and it's great negotiating info. This section is about the other stuff: problems that cost more to fix than the camper is worth, paperwork that doesn't add up, and sales tactics designed to rush you past all of it.

Walking away is free. Buying the wrong camper isn't.

Walk-Away Signals on the Unit

Widespread soft floors, walls, or ceiling.

One small soft spot under a sink might be a repairable leak. Soft spots in several places usually mean water has been getting in for a long time, and the damage underneath is almost always worse than what you can feel.

A musty or moldy smell that won't go away.

Open it up, air it out, and come back. If the smell is still there, so is the moisture.

Serious frame problems.

Heavy rust that's flaking or pitting, cracks, bends, or weld repairs that look rushed. The frame is the camper's skeleton. It's not a DIY project.

Significant delamination.

Rippling or bubbling across a large section of wall usually means water got between the layers. It's expensive to fix properly and often comes with hidden rot.

Fresh caulk or paint over old stains or soft spots.

Fresh sealant on a roof is a *good* sign, because it means someone's maintaining it. Fresh sealant or paint covering a stain or a soft area, with no explanation or repair records, is a different story. Ask what happened. If the answer doesn't add up, walk.

A camper your truck can't safely tow.

I said it in Section 3 and I'll say it again: no price is good enough to make an unsafe tow okay.

Walk-Away Signals in the Paperwork



A VIN that doesn't match the title or paperwork.

Check the VIN on the camper itself against every document. They should match exactly.



No clear title, or a title that isn't in the seller's name.

If the seller can't legally hand you the title, you can't legally own the camper.



Liens on the title with no clear plan to pay them off at sale.



A branded title (salvage, flood, or rebuilt) that wasn't disclosed.

Some branded-title units can be fine buys at the right price, *if you know upfront*. Finding out after is the problem.



Numbers on the contract that don't match what you agreed to.

A different price, a longer term, or an add-on you said no to. Don't sign "and we'll fix it later." Fix it now or walk.

Pressure Tactics & Your Move

Not every seller uses these. But you'll run into them, and they work best on buyers who don't see them coming. Now you will.

What you hear or see	Your move
"This price is only good today."	A fair deal will still be fair tomorrow. Sleep on it.
"Another couple is coming to look at it this afternoon."	Maybe. There will also be another camper.
"What monthly payment works for you?"	"I'm focused on the out-the-door price."
Hours of back-and-forth with "the manager"	Set a time limit. Leave with their best offer in writing.
Holding your keys or license, or slow-walking your trade appraisal	Ask for them back. You can leave anytime.
Discouraging an inspection or system tests	Walk.
"Sign here, we'll fill in the rest later."	Never. Not once. Not ever.
"Take it home tonight, we'll finalize financing later."	Wait until the financing is final and signed.

Honest sellers don't need any of these. When you find one who gives you straight numbers, room to inspect, and time to think, that's a seller worth buying from.

 SQUATCH TIP

The best camper you ever buy might be the second or third one you looked at. Falling in love with the first one is how people end up with a very pretty moisture problem. Stay flirty until the inspection checks out.

Fix It or Walk Away?

Usually Worth Fixing NEGOTIATE OR BUDGET FOR IT	Usually Walk Away
Tires past their age limit	Widespread soft floors or walls
An old battery	Persistent musty or moldy smell
Cracked roof sealant with no damage underneath	Major frame rust, cracks, or bad welds
One appliance that needs repair	Large-area delamination
A torn awning or slide topper	Cover-ups over stains or soft spots
Worn slide seals	VIN mismatch or title problems
Expired safety detectors	A camper your truck can't safely tow

SIDEBAR
Buying From a Private Seller

Buying from an individual can be a great way to find a deal. It's also where a lot of the real horror stories come from, because there's no business reputation on the line and no one to call if something goes sideways.

Classic scam signals

-  **They want money before you see the camper.** That includes a "deposit to hold it," a wire transfer, gift cards, or payment apps to a stranger.
-  **They're "out of town," "deployed," or "moving,"** and the camper will be "shipped to you."

- 🚩 **The price is way below what similar campers sell for.** If it looks too good to be true, it's bait.
- 🚩 **They won't meet you at the camper,** or the location keeps changing.
- 🚩 **The name on the title doesn't match their ID.**
- 🚩 **They're rushing you** because "three other people are coming to look today."

Protect yourself

- **See it in person, in daylight,** and bring a friend.
- **Match the seller's ID to the name on the title,** and match the title's VIN to the camper.
- **Never wire money or pay with gift cards.** Use a traceable payment method, and don't pay until you have the signed title in hand.
- **Get a written bill of sale** with the date, price, VIN, and both signatures.
- **Run the full inspection from Section 5.** Private sellers don't have a service department standing behind the unit, so your inspection is your only safety net.



SQUATCH TIP

A real seller with a real camper will happily let you kick the tires. A scammer will have a very sad story about why you can't. Trust the tires, not the story.



BEFORE YOU DRIVE TWO HOURS TO SEE IT

Get the Field Report **on that exact camper.**

Known issues, recalls, what owners say and what it's really worth, so you know a fair price before you shake anybody's hand.

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Delivery Day & The Walkthrough

You signed. You're excited. This is the day you learn your camper, so slow down and soak it in.

The walkthrough is where someone shows you how everything works. It's a lot of information in a short time, so set yourself up to remember it.

Before you leave, make sure you can:

- ☐ Hook up and unhook from your tow vehicle, or on a motorhome, start it and connect a tow car if you have one
- ☐ Level the camper and run the jacks or stabilizers
- ☐ Run every slide out and back in
- ☐ Connect to shore power and to city water, *with a pressure regulator*
- ☐ Switch the fridge and water heater between gas and electric
- ☐ Light the furnace and turn the AC on and off
- ☐ Dump the tanks and flush the black tank
- ☐ Find the breaker panel, fuses, water pump switch, and battery disconnect
- ☐ Turn the propane on and off at the tanks
- ☐ Know who to call with questions after you drive away

Film the whole walkthrough. It's your camper and your investment. If anyone objects to you recording, politely ask why.

Finish your punch list. If you noticed anything during your inspection, confirm it's been fixed before you leave. Anything that isn't fixed yet goes on a signed "we owe" form with a date, not a verbal promise.

Make sure the financing is final. Don't hook up and drive off "pending approval." Signed, final paperwork first, then the fun part.



SQUATCH TIP

You'll forget half of your walkthrough by Tuesday. Everybody does. That's why you filmed it. Label the video with your camper's name and download it to your phone, not just the cloud, so you can find it at a campground at 9 p.m. with no cell signal.



Your First 30 Days

Congratulations, you're officially an RV owner! Here's how to make your first month smooth.

Take a Shakedown Trip Close to Home

Pick a campground within an hour or two for your first outing. If something comes up, you're not stranded. Bonus: you'll figure out what gear you forgot while a store is still nearby.

Keep a Running Punch List

Every camper has a few quirks that show up on the first trips: a sticky drawer, a loose trim piece, a latch that doesn't catch. Write them down as you find them, with photos. On a new unit, these are exactly what warranty is for.

Start Your Records on Day One

Keep a folder, paper or digital, with:

- Your purchase paperwork and warranty info
- Your walkthrough video
- Every service, repair, and maintenance item, with dates
- Your roof sealant inspections

When it's time to sell or trade someday, a thick folder of records makes your camper worth more. Remember Question 10 in Section 4? Future buyers will ask you the same thing.

Keep Learning

At campingwithsquatch.com, check out **the Beginner Series** (including your first campground and first trip guides), **RV 911** for when something goes wrong on the road, and **True Cost of RV Ownership** to keep your budget honest.



SQUATCH TIP

Something *will* go wrong on one of your first few trips. It's not a sign you bought the wrong camper. It's a sign you bought a camper. Stay calm, check the RV 911 guide, and remember that every seasoned camper you meet has a story worse than yours. Mine involves a water pressure regulator I didn't think I needed.

SECTION 10



The Printable Checklists

Print these pages, fold them, and take them on the lot.

These pages have a white background so they're easy on your printer. Here's what's included:

- **Pocket Question Card** (this page) · cut it out and keep it in your wallet or phone case
- **New RV Checklist** · for a brand-new unit and its PDI
- **Used RV Checklist** · the full walkaround, top to bottom
- **Deal Day Checklist** · what to bring and what to confirm before you sign

✂ - - - - - cut along the dashed line - - - - -

POCKET QUESTION CARD

12 Questions to Ask Before You Buy

1. What's the out-the-door price?
2. What comes with it at delivery?
3. How does the walkthrough work, and can I film it?
4. What's the GVWR and hitch or pin weight? Will my truck handle it?
5. *(New)* What does the warranty cover, for how long, and who does the work?
6. *(New)* What does your PDI cover, and can I see the checklist?
7. *(Used)* How many owners, and are there service records?
8. *(Used)* When was the roof last inspected or resealed?
9. *(Used)* Is it as-is, or is there any coverage?
10. Can I have it inspected before I buy?
11. What's the total cost over the full loan term?
12. Who's my point of contact after the sale?

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WANT THE MONEY WORKSHEETS TOO?

Deep Dive 01 adds the **number-crunching pages**.

A Price Homework sheet, a Quote Comparison sheet, a Fee Audit and pocket cards for the desk.

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New RV Checklist



Unit: _____ Date: _____ Stock/VIN: _____

Roof & Exterior

- ☐ Roof membrane and sealant look intact
- ☐ No gaps or damage at seams, trim, windows, or doors
- ☐ Storage bays open, close, and latch properly

Underneath & Running Gear

- ☐ Tires are correct and in good shape (check date codes anyway)
- ☐ Jacks and stabilizers deploy and retract smoothly
- ☐ Coupler, pin box, safety chains, and breakaway cable in place
- ☐ All exterior lights work

Slides

- ☐ Each slide runs fully in and out, evenly and quietly
- ☐ Seals are intact inside and out

Interior & Systems

- ☐ All faucets, shower, and toilet work with no drips
- ☐ Water pump runs, and doesn't cycle on its own
- ☐ Water heater works on gas and electric
- ☐ Fridge, furnace, AC, stove, oven, and microwave work
- ☐ 12V items work on battery; everything works on shore power
- ☐ Cabinets, drawers, and doors open, close, and latch
- ☐ LP, CO, and smoke detectors present and working
- ☐ Awning extends and retracts

Paperwork

- ☐ Reviewed the PDI checklist
- ☐ Warranty terms and service contact in writing
- ☐ Punch list items fixed or documented

My Punch List

Used RV Checklist



Unit: _____ Date: _____ Seller: _____

Water Damage (The Make-or-Break)

- ☐ Floors firm everywhere, especially at the door, toilet, sinks, and front
- ☐ Walls and ceiling firm, especially corners and around windows and vents
- ☐ No stains, discoloration, or bubbling around windows, vents, and seams
- ☐ Cabinets, under the mattress, and storage bays are dry
- ☐ No musty smell

Roof

- ☐ Membrane has no cracks, tears, or bubbles
- ☐ Sealant intact around vents, AC, antenna, skylights, and seams
- ☐ Asked: roof material and last reseal date

Exterior

- ☐ No delamination (sight down each wall)
- ☐ Seams, trim, windows, and doors sealed and intact
- ☐ No fresh caulk or paint covering stains

Underneath & Running Gear

- ☐ Frame: no heavy rust, cracks, bends, or rushed welds
- ☐ Axles, springs, and equalizers in good shape
- ☐ Tire date codes checked (under 5 to 7 years), including the spare
- ☐ No sidewall cracking or uneven wear
- ☐ Jacks and stabilizers work
- ☐ Coupler, pin box, safety chains, and breakaway cable in good shape
- ☐ All exterior lights work

Slides

- ☐ Each slide runs fully in and out, evenly and quietly
- ☐ Seals are soft and intact inside and out
- ☐ Slide floors show no water staining

Plumbing

- ☐ All faucets, shower, and toilet work with no drips
- ☐ No stains or leaks under sinks or behind panels
- ☐ Water pump doesn't cycle on its own
- ☐ Water heater works on gas and electric
- ☐ Dump valves open and close smoothly

Electrical

- ☐ 12V items work on battery alone
- ☐ Everything works on shore power
- ☐ Converter charges the battery
- ☐ Asked: battery age
- ☐ Breaker panel: no corrosion, scorch marks, or amateur wiring
- ☐ GFCI outlets test and reset

Appliances & Safety

- ☐ Fridge cools on propane and electric
- ☐ Furnace, AC, stove, oven, and microwave work
- ☐ Awning extends and retracts; fabric intact
- ☐ LP, CO, and smoke detectors present and not expired

Motorhomes Only

- ☐ Engine and generator hours or mileage noted
- ☐ Chassis maintenance records reviewed
- ☐ No fluid leaks underneath
- ☐ Leveling jacks work
- ☐ Generator runs the roof AC
- ☐ Test drive: brakes, steering, shifting, gauges, no warning lights

Paperwork

- ☐ VIN on the unit matches the title and paperwork
- ☐ Title is clear, in the seller's name, with no undisclosed liens or brands
- ☐ Service records reviewed
- ☐ Coverage status (as-is or warranty) in writing

Deal Day Checklist



Bring

- ☐ Driver's license
- ☐ Proof of insurance, or your agent's number
- ☐ Financing pre-approval, if you have one
- ☐ Trade-in title, keys, remotes, manuals, and records
- ☐ Your tow vehicle's numbers
- ☐ Your trade's value from a pricing guide
- ☐ Your inspection checklist and notes
- ☐ A water pressure regulator (trust me)

Confirm Before You Sign

- ☐ Out-the-door price in writing matches what you agreed to
- ☐ Every fee itemized, and I know which are government fees
- ☐ No add-ons I didn't choose, each one priced separately
- ☐ Loan term, rate, and total cost are clear
- ☐ Trade-in value is written down
- ☐ Everything included at delivery is listed
- ☐ Unfinished repairs on a signed "we owe" form
- ☐ Financing is final and signed, not "pending approval"
- ☐ Warranty or coverage terms in writing
- ☐ You know who to call after you drive away
- ☐ You've read everything before signing

My Numbers

Item	Amount / Notes
Out-the-door price	
Dealer fees (itemized)	
Add-ons I chose	
Trade-in value	
Down payment	
Loan term and rate	
Monthly payment	
Total cost over the loan	
Point of contact after the sale	



THE LAST WORD

Happy Trails From Squatch

That's it. You now know more about buying an RV than most folks who've owned three.

Here's what I hope you take with you: **you don't have to be an expert to buy smart.** You just have to ask good questions, look carefully, know your numbers, and be willing to walk away when something's off. Do that, and you'll end up with a camper you actually love, at a price you won't regret.

And if you get stuck on a lot somewhere, staring at a weird stain and wondering if it's a big deal, text me a photo. That's what I'm here for. I'm in your corner, not anybody's sales office.

CALL OR TEXT SQUATCH

615-653-7561

MORE HELP ONLINE

campingwithsquatch.com

Keep an eye on your inbox. More tips, stories, and at least one more embarrassing plumbing lesson are headed your way.

See you at the campground. I'll be the tall, hairy one who remembered his pressure regulator.

— Squatch 🐾