

RV Purchase Paperwork & Finalization Checklist

Enlightened RV Life™

Use this checklist to ensure all paperwork and final steps are completed before taking ownership of your RV.

Making an Offer

- Submit a written offer (purchase agreement or written document).
- Include RV details, price, and conditions (subject to inspection/financing).
- Leave room for negotiation; don't offer your top dollar first.

Negotiation Process

- Research comparable RVs and market values.
- Negotiate purchase price, add-ons, service plans, and trade-in separately.
- Stay patient and polite. Be ready to walk away if necessary.

Due Diligence/ Taking Delivery & PDI

- Schedule a professional RV inspection (PPI).
- Use inspection results to negotiate repairs or adjustments.
- Get pre-approved for financing or finalize loan arrangements.
- Confirm whether an appraisal is required by your lender.
- Conduct a thorough Pre-Delivery Inspection (PDI).
- Have seller demonstrate all systems and appliances.
- Ensure any agreed-upon repairs are complete.
- Collect all keys, manuals, accessories, and documents.
- Verify temporary tags and insurance are active.

Signing Legal Documents

- Review and sign Purchase Agreement/Sales Contract.
- Ensure proper Title Transfer (check for clear title and no liens).
- Obtain a Bill of Sale with all transaction details.
- Complete Odometer Disclosure Statement (if applicable).
- Review warranty information and get copies.

Registering Your RV

- Register with your state DMV within the required timeframe.
- Bring original title, bill of sale, proof of insurance, ID, etc.
- Pay all necessary fees and taxes.
- Complete emissions testing/safety inspections if required.

Securing RV Insurance

- Obtain mandatory liability coverage.
- Consider additional coverage (collision, comprehensive, personal effects, etc.).
- **Activate coverage before driving off the lot.**

Understanding Sales Tax & Tags

- Pay applicable sales tax (usually at registration).
- Confirm tax rate for your registration state.
- Secure temporary tags if waiting for permanent plates.
- Affix permanent tags and registration stickers upon receipt.