

# VEHICLE / VESSEL LOAN

## RV, Boat, Motorcycle, and Sports Vehicle

### Guidelines:

#### RV

- Maximum age 10 years
- Maximum mileage if gas powered is 75k

#### Boat

- Maximum age 25 years
- BECU to determine if Marine Survey is required

#### Motorcycle / Sports Vehicle

- Maximum mileage is 125k

BECU to validate value and collateral as acceptable

### Refinance:

- Provide a **copy** of current registration (not expired).
- Provide lienholder information (lienholder name, payoff address, phone number, and account number).
- All signing appointments will be scheduled through a BECU loan processor (Washington state only).
- Additional documentation may be required depending on the specific loan requested.

### Dealer Purchase:

- Provide a copy of the purchase order signed by all borrower(s) and dealer.
- Additional documentation may be required depending on the specific loan requested.
- For RV - Visit any participating BECU dealership partner. They can complete the loan paperwork on your behalf (<https://becu.cudlautosmart.com/>).

### Private Seller Purchase:

- Provide a copy of current registration (not expired).
- Provide the bill of sale signed by all borrowers and all sellers.
- Provide lienholder information (lienholder name, payoff address, phone number, and account number).
- All signing appointments will be scheduled through a BECU loan processor (Washington state only).
- Additional documentation may be required depending on the specific loan requested.

### Member Next Steps

Use one of the following methods to send the required documentation to our Consumer Loan Processing team.

#### Fax:

Return documents to BECU by fax at **206-439-5812**.

#### Secure Email:

Please be advised that BECU does not consider email as a secure method for sending confidential or private information. For a secure email option, please send a request to [consumerloanproduction@becu.org](mailto:consumerloanproduction@becu.org) before returning your documents to BECU by email. BECU will respond with an email containing a secure email link option. Attached documents sent through the secured email option must be received as a PDF or JPG file.

### BECU Next Steps

A loan processor will reach out to you within 24-48 business hours after receipt of the documentation. A loan processor will schedule your signing appointment as soon as all required documents are received. Appointments will be scheduled during the hours of 9:30 am to 5 pm Monday through Friday, and 9:30 am to noon on Saturday.