

Campbell RV Outlines RV Financing Process for Changing Buyer Needs

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Campbell RV continues to address financing as a distinct part of recreational vehicle ownership as more buyers consider new and pre-owned units. The family-owned dealership works with multiple national and local lenders and notes that RV loans differ from typical automobile financing in term length and structure.

According to the company, RV loans can extend over 15 to 20 years, compared with the shorter terms common on passenger vehicles. The dealership states that this structure can affect monthly payment amounts and borrowing capacity. Campbell RV reviews individual circumstances to identify terms that align with a buyer's budget and works with both strong-credit and sub-prime applicants through its lender network.

Financing is presented as one component of a broader ownership cycle that also includes inventory selection, service, parts, and eventual resale or consignment. The company sells new and used recreational vehicles, including travel trailers, fifth wheels, destination trailers, toy haulers, and motorhomes, with Forest River lines such as Cherokee, Flagstaff, Grey Wolf, Timberwolf, and XLR appearing in current inventory.

"RV financing is not identical to auto financing, and that distinction matters when owners are planning for longer use of a unit," said Kevin Campbell, Owner of Campbell RV. "Lenders look at the vehicle category differently, and terms can be structured over a longer period than most car loans."

Campbell added, "The dealership's role is to review available options with each applicant and coordinate with lenders so buyers understand the terms attached to a purchase."

The financing discussion occurs against a backdrop of continued market participation across age groups. Coverage in the Florida Business Observer previously reported sales growth at Campbell RV among both baby boomers and younger buyers, citing broader industry expansion as well as the company's staff and facility changes. The dealership has described millennials and younger buyers as a growing share of demand while noting that boomers remain a large segment of the market.

Service and parts operations remain connected to the purchase process. Campbell RV opened its RV service center in 2000 and later added new RV sales, becoming a Forest River dealer in 2010. Technicians handle chassis work, engine and driveline service, body and collision repair, roof work, water-damage restoration, generator service, and seasonal winterization and summerization. The company states that it accepts most RV insurance and extended warranty coverage and provides estimates for insurers. Its parts department maintains a catalog of more than 12,000 items, including generator components, plumbing supplies, and replacement equipment used in both shop repairs and owner-initiated work.

For owners exiting a unit, the consignment program covers evaluation, marketing, test drives, paperwork, and, when needed, pre-sale repairs by certified technicians. The dealership describes a year-round selling climate and notes that it can assist with title transfer or loan payoff at closing. These functions sit alongside financing rather than replacing it.

Kevin Campbell began selling motorhomes and travel trailers in the early 1990s after earlier family involvement in automotive businesses in the region. Colin Campbell joined the RV operation in 1995. The current offices and showroom have been in use since 2015. The company remains family-owned and operated under Kevin and Wanda Campbell.

Customer comments collected on the dealership's review pages often describe staff who walk first-time buyers through systems after a purchase and coordinate repairs before delivery. Those accounts focus on process and follow-through rather than product promotion. Combined with lender coordination, they illustrate how financing, inspection, and service can occur in sequence for buyers moving from tent camping or part-time use into a travel trailer or fifth wheel.

Campbell RV frames financing as an operational function rather than a standalone promotion. The company reports working with a mix of lenders so applicants can compare available structures, then pairing approved terms with inventory that matches intended use. That pairing, along with service and parts support, forms the practical setting in which many Florida RV transactions now take place.

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For more information about Campbell RV, contact the company here: [Campbell RV Kevin Campbell](mailto:info@campbellrv.com)
941-342-4330 info@campbellrv.com 617 Cattleman Rd, Sarasota, FL 34232

Campbell RV

Our family has been serving South Florida's transportation needs for more than 80 years. We hope to earn your business, too! Our goal is to meet your RV service needs first, even if you purchased your RV somewhere else.

Website: <https://www.campbellrv.com/>

Email: info@campbellrv.com

Phone: 941-342-4330