

Provider	Rates	Finance Term in years	Limits	Min Credit Score	RVIA Cert Required?	Notes
Bank- Home Equity Line of Credit	4-10%	Up to 15	Limited by home equity and other factors	varies	No	If you have a home and are planning to keep it, a home equity loan can be a great option. Generally, rates are lower than for other loan options and finance term can be up to 15 years or even longer. Loan amount will be limited by the amount of equity you have in your home.
Bank- Traditional RV Loan	varies	Up to 20	Up to \$100K	varies	Yes	Typically requires RVIA certification
Local Credit Unions	varies	Up to 20	Up to \$100K	varies	Probably	Typically requires RVIA certification. Worth calling around though as you can sometimes find flexible terms without the RVIA requirement.
<a href="#">Qualstar</a>	5.7-7.9%	Up to 15	Up to \$125K	unknown	No	Credit Union, but membership is open nationally; Requires purchase order and vehicle title for financing; Click 'recreational loans->RV'
<a href="#">Lightstream</a>	3.8-6.5%	Up to 7	Up to \$100K	700	No	Division of Sun Trust Bank; Select 'Boat/RV' finance; RVIA certified trailer is not required.
<a href="#">Avant</a>	10%-36%	Up to 5	Up to \$35K	550	No	Very high rates for lower credit borrowers; All states except ND, IA, ME, and WV.
<a href="#">PersonalLoans.com</a>	5%-36%	Up to 6	Up to \$35K	550	No	Peer-to-peer lender
<a href="#">Lending Club</a>	6%-33%	Up to 5	Up to \$35K	620	No	Peer-to-peer lender
<a href="#">Prosper</a>	6.6%-36%	Up to 5	Up to \$35K	550	No	Peer-to-peer lender
Kickstarter / IndieGogo / GoFundMe / RocketHub	3-7.9%	n/a	\$100K+	n/a	No	Crowd-funding websites, fees apply to \$ value raised and credit card processing; Repayment not required, however no guarantees on fundraising among friends/family
Credit cards	0%-25%+	None	varies	varies	No	For short term, can do balance no transfer from one credit card to another that give you short term zero or low interest rates.
Bank- Traditional Home Loan	4%	Up to 40	varies	varies	No	On site with -existing- home you may consider buying lot+house, then build microhouse on lot, move in and rent out larger house. Research local zoning laws on accessory dwelling units.