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An Unsecured Loan for People with Good Credit



By MJM, published Apr 24, 2008

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One of the pet peeves I have is that it has been so easy for so long to get a bad credit loan. But do people with good credit get any special treatment? Well, sort of. They get lower interest rates. But they are still subject to the same wait times as everyone else. And in these times of declining home values, one source of lending for things like education and weddings (the home equity loan) is starting to dry up. And even people with good credit can't help that.

This is why the AnythingLoan from FirstAgain has me intrigued. This is a loan that is *only* for people with good credit. If you don't have good credit, don't even bother applying. It is an unsecured loan, and first again charges simple interest on amounts ranging from \$10,000 to \$100,000.

Ease of application

One of the selling points of the FirstAgain AnythingLoan is that it is paperless. It is a streamlined, online process. You sign your documents electronically. This also means that it is fast. FirstAgain has a proprietary process that looks at your credit, your ability to repay, and other factors. But it happens remarkably fast. You will find that you could conceivably apply for a loan in the morning, be approved, and have the money wired to your account by the afternoon. This is fast and easy. As you can see, getting the money at a competitive interest rate is only part of the reward for having good credit.

Unsecured debt

Another selling point of the AnythingLoan is the fact that it is unsecured debt. You don't tie your home or your car into it, like you would with a home equity or car title loan. Instead, your personal assurance that you will pay is enough. This is why the FirstAgain only deals with people with good credit. Their payment histories show that they are likely to make regular payments, and to pay everything off. This is an important thing.

But remember, it is still debt

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Even though the AnythingLoan offers a unique experience for those with excellent credit, it is important to remember that it is still debt. It is not something that you should take lightly. You should be wary of getting into more debt, and you should carefully consider what you are using the AnythingLoan for. And, before you commit to any loan product, you should shop around to make sure that you are getting the best deal.

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