

Title:

Bad Debt Does Not Mean Credit Is A 'No Go'

Word Count:

400

Summary:

We have help available for people with a history of poor credit, bankruptcy, or an overwhelming accumulation of bad debt. We recognize that everyone faces unavoidable financial problems at some time and find that they are in an impossible situation and unable to meet their obligations. Our services are here to provide you with the solutions to these bad debt problems, and we can help you reestablish a good credit record.

We have a number of options to choose from, includin...

Keywords:

Article Body:

We have help available for people with a history of poor credit, bankruptcy, or an overwhelming accumulation of bad debt. We recognize that everyone faces unavoidable financial problems at some time and find that they are in an impossible situation and unable to meet their obligations. Our services are here to provide you with the solutions to these bad debt problems, and we can help you reestablish a good credit record.

We have a number of options to choose from, including personal loans, automobile loans, home loans, debt consolidation loans, and secured, or prepaid, credit cards. There are two types of bad credit personal loans, secured and unsecured. A homeowner may qualify for the secured personal loan and non-homeowners may apply for the unsecured bad credit personal loan. Bad credit should not affect your ability to obtain a home mortgage loan. The interest rate for a home mortgage loan will depend upon your credit rating. If the credit score is 600 or above, the borrower is usually required to pay a 5% down payment. Credit scores that fall below 580 necessitate down payments of 20% or more. However, reputable bad credit mortgage lenders do not require unreasonable down payments of 50%.

Bad credit secured personal loans are worth considering if you own property such as real estate, automobiles, valuable jewelry, or other types of assets. However, it is important to keep in mind that the collateral may be seized and

sold by the lender in the event of non-payment. In addition, we offer bad credit automobile loans that are easy to apply for with minimal requirements to qualify, such as an income of \$1,500 per month, proof of residency, and verifiable employment. We can advise and assist you in finding reliable lenders who have reasonable interest rates and offer good financing options.

Our debt consolidation loans are another option to consider if you have a history of bad debt. These loans consolidate your debts into one loan, allowing you to make one monthly payment that you can afford. Unsecured debt consolidation loans are not tied to your assets, and they eliminate annoying calls and letters from creditors, as well as helping you avoid filing bankruptcy.

Don't let a history of bad debt keep you from having the things you want or need. We have the answers to your bad debt problems, and we are more than happy to assist you in whatever way we can.