REVIEW OF LENDING OPTIONS

There are no fees or agreements involved.  You have direct access 24/7. The application process is not routed through my office. Decisions on the 0% cards are mostly immediate. Decisions for the good and average bank options can be immediate or within a couple of hours.  Funds can be available: Credit cards are auto-issued to borrowers and arrive in about a week. Bank funds are deposited to the borrower’s account within a few days, depending on the lender and any required documentation. I'll briefly review the relevant options, though they are also discussed on the website itself.

To simplify things, for good credit and above, and amounts up to $13,000, I would stick with the 0% credit cards. Good credit and above, for amounts beyond $13,000, use Credible. Average credit, use Enhancify.

0% Credit Cards – Good to excellent credit starting around 680 Fico and above. Opening limits up to $10,000. If married, the spouse can also apply for their own card as well to add more funds. So they can get much more than $10,000 with 0% if desired. Patients can call for quicker answers when reviews occur:

Discover: 800-347-3072

Capital One 800-955-7070

Citibank 866-606-2787

Wells Fargo **800-967-9521**

INSTALLMENT LOANS

Credible Loan Network: Good Credit (Fico 650 and above). Finance $1000-$100,000. For reviews call: 855-438-8778

Enhancify Loan Network: Fair Credit (600 and above) Finance $1000-$100,000 For Reviews call: 813-499-9879

If nothing worked to this point, I would stop.