12 Month Payday Loans: Convenience Personified

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Article published on December 16th 2011 | Loans

There are so many people out there who are looking for convenient cash advances from lenders. But what they have mostly faced with is disappointment. Yes, bank loans cannot give you the desirable sum at the much desired time. The only thing that may provide is a low interest rate on the loan amount and that too if you are capable of pledging collateral against the sum. Such hassles can be easily avoided if you have the knowledge of 12 month payday loans.

These loans are more than mere cash advances. These cash advances are convenience personified. There are specifically three reasons for that.

The first reason is that 12 month payday loans are free of any paperwork that the traditional loans have as part of the loan process. This would bring forward the question of faxing of documents. These loans are free of fax work as well. So, minimum procedures keep these loans concise and thus convenient option for borrowers.

The second reason is that such loans by virtue being fax and paperwork free are applied for by the online mode. There is no doubt that such a process slashes down the loan procedure time consumption by more than half as against traditionally time taking complicated loans. The online process takes literally ten minutes or lesser. So the borrower can easily apply online with the least of papers to be provided to the lenders.

The information thus provided helps the lender to make the necessary verification and with that done the loan is sanctioned. This loan amount then reaches the borrowerâ€™s account by wire. The loan amount is sent by the lender as such. So with 12 month payday loans you do not need to move out of your home to collect the amount from elsewhere.

The third reason is that 12 month payday loans are available to bad creditors as well. These loans are free of any credit checks and so can be applied for easily and unhesitatingly by poor credit record holders. The chances of a loan sanction for such people are as much as for people who have a good credit report. So be rest assured and apply.

The loan is also convenient in the sense that it does not require you to pay the loan amount the very next payday despite being a short term cash advance. It is spread over a time period of 12 months and does not require the amount to be paid all at once..

The loan has convenience written all over it. Apply and feel the convenience it promises.

Article Source:
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Alice johnsonn has been associated with finance world. His articles provides useful knowledge to find the various types of a 12 month payday loans, a 12 month loans and a 12 month loans bad credit.

Article Keywords:
12 month payday loans, 12 month loans, 12 month loans bad credit

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