

Frequently Asked Questions about Title Loans

What is a Title Loan?

- A title loan (Title Pawn) is a convenient way for people who own their cars out right to get some quick cash. Getting a title loan is easy and fast! Your car must be lien free (You don't owe any money on your car) so you can use it as collateral for your title loan.

Does my car have to be free of any liens?

- Yes

How does the title lending process work?

- First you must come in to one of our convenient location and fill out a title application or fill it out online and submit it to us ahead of time. Once you submit the application and you have the required things we need in order to make you a title loan, then it will only take us a few minutes to know if you are approved.

Can I have a title loan if my credit is bad?

- Yes, We do not do a credit check in order to make you a title loan.

What is needed to be able to get a title loan?

- Proof of residency
- Clear car title
- Spare key
- Drivers license

Does the car have to be in my name?

- Yes

Do I need a job in order to get a title loan?

- No, but you must show proof of income. If you are retired or disabled, then we require proof of income.

How long does it take to get approved for a title loan?

- Less than 30 minutes

When do I get my title back?

- Immediately after paying off your loan.

How do I make payments on my title loan?

- You have to come back to the location you made the title loan and make your payments.

Is there a pre-payment penalty?

- No

Can I keep my car and drive it while I have the loan?

- Yes, we do not hold your car for collateral while the loan is in effect.

If you still have other questions or need assistance in any way with your application, please visit our website and go to the “Contact Us” tab for our address and phone number.