

## Bad Credit Auto Loans and Internet Synergies

### Image Gallery



New Car Happiness

***In the dog eat dog world of sub-prime auto lending, specialty consumer sites are becoming more creative in their product offerings by trying to become one-stop shops for all the needs of consumers with bad credit. Though it is unfortunate that so many consumers are falling on such hard times, it is the consumers that stand to win as competition increases to find the ways to solve their credit score related problems.***

**Online PR News – 14-March-2010** In the past when a consumer had bad credit and needed an auto loan, it was very common to go to the dealer and find a car that they liked and then fall prey to some very non-beneficial lending terms back in the financing office. Since the buyer already found a car that they fell in love with and did not want to start the process all over again, they would find themselves at the mercy of the finance manager which is directly compensated more favorably when they write a more advantageous loan for the dealer and/or lending institution. This problem is even worse before the advent of the Internet because driving around, assuming he even had a car, to all the various dealerships to see what was available was much more work than car shopping the net. The other problem is simply that it is much harder for most people to negotiate in their best interest when they are eye to eye with their adversary. This was and is a perfect opportunity for improvement with the World Wide Web.

### **Bad Credit Auto Loans** - Taking the Fear Out of Negotiating a Good Credit Deal

The Internet has become full of many specialty sites that try to help consumers with these problems. They can help not only people with bad credit but they can also help people get [no credit car loans](#). In other words, people that lack a credit history can get a car loan as well as people with bad credit history. Consumers need to be careful when looking around at all the different sites. Many sites on the web that claim to offer a service are merely collecting consumer data to be used for other reasons. These reasons can vary from mailing list creation, bait and switch tactics, market research, or any other number of things completely not related to what the consumer is looking for. One of the tricks used by many of the sites

becomes very clear when a person is filling out the loan application. At first, it appears to be a relatively short form and this entices the consumer to go ahead and fill out the form. The problem is when they hit enter (thinking they are finished) then it takes them to a second part of the form and then even a third or fourth part of the form. If in this process other ads for secured credit cards, payday loans, and other un- tactfully targeted ads are popping up then this is probably not the legitimate site the consumers are looking for and should probably stop the application process right then and there. A legitimate site that is truly involved with a network of lenders is not going to risk ruining the chance of making the loan by throwing all of these distractions to legitimate customer.

Not Just [Bad Credit Car Loans](#) - While You are at it, Improve Your Credit Score

Some of the better sites we have seen are now starting to offer additional services. Some of these services could be credit repair software, three in one credit reports, credit repair guides, information about loan consolidations, and much more. The best thing about all of this is that it is done in the privacy of your own home and not under the watchful eye of the financing officer that gets more if you get less.

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