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COMMERCIAL REALTY

ACT Finance of Santa Barbara Launches Vehicle Title Loan Service

Customers can gain quick access to cash by borrowing against the equity in their car

Automotive finance company ACT Finance of Santa Barbara recently launched a new title loan division to better serve the public.

To help alleviate immediate financial emergencies, ACT Finance, 3905 State St., No. 7, now provides short-term cash loans directly to consumers based on the equity in their car.

Even in the best of times, families and individuals can experience cash flow challenges because of unforeseen circumstances, such as medical expenses or necessary home repairs. As many Americans are forced to tighten their belts in the current economic climate because of layoffs and increases in everyday expenses, making ends meet can be difficult.

Seeing a growing need, ACT Finance sought to create a way for consumers to quickly and easily obtain money against the equity in their car. ACT Finance can provide short-term cash loans to help people stay on top of their finances.

“Our goal is to provide a financial alternative for people without access to traditional sources of cash,” an ACT Finance representative said. “People with bad credit, no credit or prior bankruptcy need a place to go when they need financial help and reasonable terms.”

Unlike many financial institutions, the process is quick and with funding generally within 24 hours or less.

“ACT Finance is a local company, and its car loan division has helped a significant number of residents in the tri-counties to obtain financing for cars purchased at dealerships,” the representative said. “Already requests have come in from these same customers to now obtain a title loan. We are happy to serve them again.”

ACT Finance gives title loan consumers an easy way to apply online at www.actfinance.net. An ACT Finance representative will help with the process if needed by calling 805.434.8008, or meet in person if requested. After filling out the application form, the representative of ACT Finance will evaluate the vehicle’s value, which determines the maximum loan potential.

ACT Finance has a host of creative financial options, and recipients are assured that they can retain the use of their vehicles during the life of the loan. ACT Finance makes sure it’s a win-win situation, and offers customers service seven days per week to satisfy any account queries.