

This Free E-Book is brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Pros And Cons Of Used Car Classifieds

By Gregory Ashton

There are several options to buy used cars. Although choosing between these options would depend on your priority and preference, you have the benefit of sorting all the listings in classified ads.

The majority of the used-car dealers provide their list of sales in classifieds. With so many options, how would you determine whose terms could provide you with the appropriate used car of your choice?

Here is a list of second-hand car buying and selling options, and each of its pros and cons.

1) Dealers:

They provide you with a guarantee of title and the best legal protection. They offer a broad selection of cars and most offer less expensive and older model cars.

On the other hand, trade-ins could not provide the best price for your old car and purchasing of used-cars could be risky since most dealers buy from taxi companies, police departments and lease fleets.

To ensure the quality of a second-hand car, visit a dealership that specializes in the makes and models you prefer.

2) Private Owners:

There are two different sides of buying from a private owner - they maintain their car regularly or they are trying to sell the car to dispose of junk. Although most privately owned used cars come cheap, you would be taking a car-investment risk with no warranty, security title and no legal recourse if you purchased a lemon.

You should ask for repair and maintenance receipts to ensure the upholding of the vehicle.

3) Car auctions:

Pros And Cons Of Used Car Classifieds

Here you could get a good deal and save a lot of money if you really know cars and are an avid fixer-upper. Auctions also guarantee the car title.

However, you should first do your homework. Some auctions do not provide warranties, cannot let you run a test drive, and you will not be able to check the vehicle's history record.

4) Rental car companies:

Rental cars are a good deal since they are rented by vacationers, businesspersons for short trips, and are guaranteed wearing road trips. Their cars are regularly serviced and they could provide the records of maintenance history.

However, even with a maintenance record, buyers would not have any idea who has driven the car before buying it. Rental cars could also cost slightly more than used-cars bought from private sellers.

Research is important to guarantee a best deal in your car investment. Avoid being scammed in the classifieds by trying the best option that would suit your needs.

Gregory Ashton, your resident automobile enthusiast, bringing to you over 20 years of vehicular passion, and expertise; presents for your approval his insider secrets on selecting, buying, and maintaining the car that is ideal for you.

<http://www.best-car-buying-tips.com>

Secured Loan Debt Consolidation

By Carrie Reeder

Secured loans make your creditors feel more secure about loaning you money. When someone takes out a secured loan, that simply means there is collateral to back up the money they borrowed. This could be a car, or more commonly, a house. There are pros and cons to getting a secured loan as opposed to a standard loan for debt consolidation.

Home Equity Line of Credit – Perhaps one of the most common secured loans is the home equity line of credit. This loan amount is based on how much equity you have in your home. Once you take out this type of secured loan, your house becomes collateral. The most positive aspect of a secured home equity loan is that the money you borrow is tax deductible. For instance, if you have \$5,000 in credit card debt, you can roll that over into a home equity line of credit. The credit card payments are not tax deductible, but the home equity loan is. In contrast, standard debt consolidation loans are not tax deductible.

Interest Rate Advantages – Another advantage of using a secured loan for debt consolidation is the interest rate. For many people, credit cards are the source of their debt problems. Credit cards have enormous interest rates. Since secured loans are "secured" by collateral, they tend to have

Pros And Cons Of Used Car Classifieds

significantly lower interest rates.

After discussing the pros, it is important to understand the con of using a secured debt consolidation loan. Again, many people use a house or a car to secure these types of loans. If you happen to default on the loan and cannot make payments, your house or car will be in jeopardy. A house is usually the largest asset someone owns. You do not want to put your most valuable asset at risk.

For some people, debt consolidation is the best option for their financial problems. Be sure to carefully weigh the pros and cons before choosing to use a secured loan for your debt consolidation.

Carrie Reeder is the owner of

<http://www.abcloanguide.com>

, an informational website about various

types of loans. View her recommended

<http://www.abcloanguide.com/debtconsolidation.shtml>

companies.



This Free E-Book has been brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!