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

Signature Loans

By MalaMaal.com

Signature Loans

Here is another passport to success in taking advantage of a good deal or profitable transaction when it passes your way. "Signature loans are your key to the vault", and because they are based on your signature alone, they are also known as "Character Loans". No co-signer or collateral is involved in a real signature loan.

With pen in hand, based on your prior credit history and also your own experience with the bank, your signature can draw from \$1,000.00 to \$250,000.00. It all depends on your ability to pay the money back.

Once you get your first signature loan with a bank, walk in on the day it is due and pay it off with two cashier's checks or with two different stacks of money. The first check or money stack will be to cover the principal of the loan. Be sure to tell him how well you did for yourself as you hand over your payment. Tell him not to make any plans for the money as you may need to rent it again soon. As you pay back the interest portion of the loan, remind the loan officer that your good performance and his smart decision to give you a loan in the first place was a profitable experience for the bank as well. Remind him that it's the rent paid on these loans that keeps the bank in business.

Now, let's suppose that your original loan was for \$3,000.00. As you get up to leave the bank, turn to him and say, "Oh, by the way, I may want to rent \$5,000.00 in a couple of weeks. Will you hold on to \$5,000.00 for me?" What you are doing is pre-qualifying for a \$5,000.00 loan. You are saying, "Hey, Mr. Loan Officer, are you going to raise my next signature loan to \$5,000.00 or is \$3,000.00 the limit?" What can he say? You have just paid off the \$3,000.00 loan, and the rent for the loan, and you have just reinforced the point that the rent, or interest, on the loan is what keeps the bank in business and pays his salary. If he answers with something like "We'll see.", sit back down at his desk and say, "You mean you're not sure? What seems to be the problem?"

It is very important at this point that you get some kind of answer from him in advance. It is very unlikely that a "Yes" will come forth, but a "sure" or "I suppose" will do. Do not leave the bank until he commits to the next loan. With each new loan, raise the dollar amount by \$2,000.00 increments, until

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you have reached \$10,000.00. At that point, you will be able to raise the amounts of future loans in \$5,000.00 and \$10,000.00 increments.

When shopping for aggressive banks, ask the loan officer you are dealing with if they are a "commissioned" loan officer. They are the most aggressive as they are paid a commission on all the loans they write. These people will be more eager to make you a loan.

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HOW TO RAISE \$250,00 IN 24 HOURS

By Stephen Renfrow

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Many people have had opportunities presented to them where quick cash was necessary. However, most people are unable to take advantage of these great opportunities because they lack the money or access to

sufficient money.

A simple procedure is available whereby you can generate cash within 24 hours. The process is easy and quick and requires that you first make the preparation and lay the groundwork for the plan.

We call this the Round Robin Technique. We graciously acknowledge Mark Haroldson for disclosing this technique to us back in the 70's for Real Estate Investing. Here is how it works.

Go to ten banks and tell the loan officer at each bank you want to borrow \$1000 for 30 days. If they do not want to do this based on your signature alone, tell them you wish to borrow the amount and then make a Certificate of Deposit in their bank for the same amount. At the end of the 30 days, use the CD's to pay off your loans.

Then wait 30 to 60 days and go back to each bank from which you borrowed the original \$1000. This time request a larger amount depending on what you think the bank will loan, say \$5000, on your signature alone. If they refuse, use the CD approach. Now if each bank approves a \$5000 loan you will be able to raise \$50,000 the second time.

Continue this step-by-step process. Each time go to the bank, ask for larger amounts and longer pay back periods. NEVER spend the money. Always put it in a savings account at another bank. This way at least one or several banks will see your savings grow after you make the loans. When they ask what you are doing to make the money, tell them "it is confidential". It is none of their business.

What you are doing is establishing a millionaires credit rating by the process of reputation. That is, you always pay back the money when it is due, and by being prompt

combined with the number of loans you've made and PAID, you will have established a very powerful credit rating and relationship with the institutions.

In about one year after using this process, you should be able to borrow \$25,000 from each bank on your signature alone. Using ten banks in this plan, you will

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be able to borrow up to \$250,000 on your signature in as little as 24 hours.

Now that's 10% down on a \$2,500,000 income producing property! With your newfound cashflow machine, surely you can pay back the loan.

Stephen R. Renfrow, Freelance Writer and Director of the Home Biz Network [HBN]. Subscribe to the "H.B.N. EZINE" Privy information for the SOHO Professional <http://www.homebiznet.nu/ezine/index.html>



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