

4 Steps To A Quick & Discrete Loan//

ot only are our rates lower than most neighbor-hood pawn shops, our valuation experts are more accurate than pawn shop employees. This allows us to lend more. We typically loan 60-70% of the asset value for jewelry, watches, and coins and 50% on other assets.



For bulky or very high value items, we'll arrange to have one of our appraisal experts go to you. And when it's time to ship those items to us, we'll send a courier to pick them up.

Our secure storage facilities are appropriate for items of all sizes and values. We carry insurance on them until they are returned safely to you.

If you prefer to talk to us instead of filling out the form on our website, either call us at 1 855-777-6687 or click the button at the top of our Homepage and request a callback.

Step One//



Fill out the APPLY NOW form on our website or iPhone app. Give us a description of the item you want to pawn. If you have photos or documents such as receipts or insurance appraisals that you can scan, please upload them.

The more information you provide, the quicker we can get our offer to you.

Of course, the offer is preliminary and subject to a final appraisal once the item is received by us.

Loans are typically 3 months in duration. The fee includes all elements of the cost including transportation, insurance, storage, and valuation. There is no early payoff charge; you merely pay for the time the loan is outstanding. At the end of the loan, it can be renewed for a similar period by paying off the outstanding fees and signing an extension. Some clients decide not to payoff the loan when it becomes due and have us sell the item for the best possible price. We payoff the loan and return any excess to the client less handling fees.



Step Two//

ACCEPT button in the preliminary offer email. It will direct you to a page on our website where you provide your shipping address. We'll send a prepaid courier pack with shipping instructions. You'll receive it in a couple days. Drop it off at any Fedex location and we'll have it the next morning. You'll be able to track its progress the whole way and it will be insured for the stated value.



If you are in a hurry and don't want to wait for our courier pack, we can email you a prepaid shipping label. Simply print it and go to your nearest Fedex office, pack up your item, and ship it to us. The package will still be insured.

4

Step Three//

Once we receive your item, we'll have our experts do a final appraisal and email you a final offer. To accept the offer, just click the ACCEPT button in the email. There is short form to fill in some identifying information (so we can do everything legally) and your banking information (so we can get your money to you quickly). Then you sign the agreement with Docusigntm. The "signed" document is your Pawn Ticket.







Step Four//

The money will be sent to you immediately via ACH or wire transfer which allows us to deposit the funds directly into your bank account.



Frequently Asked Questions//

How is online pawning different from my local pawnshop?

Higher loan amounts, convenience, discretion, insurance, longer term, lower rates.

How long does it take to get cash?

If you have good information to describe the item being pawned, you could have the money in your bank account in as little as two days.

What can I pawn?

Jewelry, watches, coins, antiques, artwork, classic cars, motorcycles, boats.

Is there a minimum amount?

Our minimum pawn loan is \$500.

Do you take electronics or computers?

No. Used electronics and computers have little resale value due to obsolescence.

How much can I get?

Typically 60-70% of the resale (second hand) value of jewelry, watches, and gold; 50% for other assets.

What if my item isn't worth enough to reach the minimum loan amount?

Do you have other items that you could combine with it to reach the minimum?

Do most pawn customers lose their merchandise?

On average, about 80 percent of all pawn loans are repaid. Repeat customers make up a majority of the business, similar to any other lending or retail establishment. Pawnbrokers establish relationships with their customers because they often borrow against the same items repeatedly.

Can I pawn something for someone else??

No. You must own the item with no liens or attachments.





Frequently Asked Questions//

What is the Pawn Fee?

The fee is 6% per month.

How long do I have until I have to pay off the advance?

Three months.

Do you take electronics or computers?

No. Used electronics and computers have little resale value due to obsolescence.

Are there any monthly payments?

No. No payments are due for three months. Then you can reclaim the item for the amount advanced plus the pawn fee.

Can I extend the agreement?

At the end of the three months, the agreement can be extended for another three months by paying the pawn fee due plus a \$50 renewal fee.

What happens if I can't pay or I don't want the item back?

If you would like us to sell the item for you, we will get the best price we can. We'll payoff the loan amounts and fees, deduct a 5% sales commission, and return any surplus to you.

Are shipping costs extra?

For jewelry, watches, gold, coins, small antiques, shipping is free. There may be shipping charges assessed for bulky items such as artwork, classic cars, motorcycles, etc.

Can you send an appraiser to my home or office?

For high value items such as art, antiques, classic cars, etc. we will send one of our appraiser to your location. In addition, we will send a courier to pick up the items and store your assets in a secure facility near you whenever possible.

Are the assets insured while in storage?

Yes. We can provide Certificates of Insurance upon request.

What if I want to pay off the loan early?

There is no prepayment penalty. You will be credited for the unused days.

How do I make payments when due?

You authorize us to make ACH deductions directly from your bank account. You may also pay by bank check or wire.

Isn't the pawn fee expensive?

Yes, compared to bank loans or credit cards if you have access to them.

How do your rates compare to my local pawn shop?

We recently surveyed shops in our area and rates were from 10-25% per month. Loan terms were only for one month at a time.

Do you check my credit history?

NO. We depend on the current resale value of your valuable item to secure your pawn loan.

Do you report this loan to the credit agencies?

NO

Do you require personal guarantees?

NO

Do you require my employment history?

NO



Want to empower your assets?