What types of loans are offered?

We currently offer the following types of consumer loans:

- Unsecured Loans
 - Credit Cards
 - Money Lines
 - Personal Unsecured Loans
 - Personal Unsecured Lines of Credit
 - Holiday Loans (during promotional period only)
- Secured Installment Loans
 - Partially Secured Loans
 - New Automobile Loans
 - Used Automobile Loans
 - o Sport Vehicle Loans
 - o Boat Loans
 - Motorhome Loans
 - Personal Secured Loans
 - CD Secured Loans
- Secured Real Estate Loans
 - Home Equity Loans 1st and 2nd Deed of Trusts
 - Home Equity Lines of Credit
 - Construction Loans
 - o Lot Loans
 - o Bridge Loans
 - o Adjustable Rate Mortgages

What type of information do you collect from me?

For all loan requests, you will be asked to provide personal information such as name, address, Social Security Number, employment information, and income. Residence history of 24 months and employment history 24 months is required. The following documents may be required prior to closing: purchase agreement/bill of sale, registration, title, proof of income, insurance binder, copy of driver's license, etc.

Where do I close my loan?

During the application process, you will select a branch location in which your application will be processed. Once your loan is ready to close, you will be notified by a member of our lending staff from this branch and they will schedule a date and time for you to come in and close.

What is classified as "Other" income?

Other income is in reference to social security, child support, alimony, rental income, dividends, disability income, etc. Spouse's income is not considered "other" income, to include income from another individual, that individual must be a joint applicant on the loan.

For additional loan information please contact one of our branches or visit our website: https://www.dlevans.com/mortgages-loans/personal-loans/index.html