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After air, food and water, cars are the next necessity for surviving in America. Yes, all car lovers will be in sync with this statement. But, cars are getting expensive day by day which makes auto loans indispensable.

As always, many loan options are available for car buyers with good credit score. Now, do borrowers with an imperfect credit history have the same choice? Sadly, they are not offered loans by banks and other stringent lending institutions.

Why do lenders discriminate car buyers on the basis of their credit history? The answer is simple. Credit report manifests your pattern of availing credit and paying it back. It helps them decide whether you are a risky proposition or not. When you haven't paid your loan in the past and have a bad score, there are chances you won't pay now. This is their logic to deny you loan.

When you have a no credit score, lenders don't have any precedence to judge you. You may make the payments regularly or you may not. There is a sense of uncertainty which makes you perilous. The case is worse for someone with bankruptcy. When you are declared insolvent and your property is used in repaying debt, your credit-repaying ability is greatly damaged.

But, all this was your past. It should never affect your present, right? If you have a bad credit score, does that mean your car dream is shattered? Will you never be able to buy a car if you have a zero credit history? When you won't get a loan after bankruptcy, will your chances of improving your credit dwindle?

Your Ray of Hope

Well, you need not worry about all this anymore. What if I tell you that you can buy your car and get a car loan from one single place? Yes, auto dealership is the place that provides you one-stop solution for all your car needs. You can get loans irrespective of your credit situation. This is perfect choice for improving your credit score.

Most of us shy away from dealership financing because of scams and other con-stories associated with dealership. But, you must know that dealers are like other businessmen. If they don't keep their customers happy, they are going to ruin their business. So don't write off dealership. Instead just stay a bit cautious and get the most of dealer financing.

Why Dealership Financing Is For You?

1. Dealers often offer 0% financing for the first year and several other schemes which can lower your loan cost.
2. Auto Dealership addresses all your car needs. Not only financing, repairs can also be done at the lot. This means you don't have to run around for several things.
3. Lenders want you to provide vehicle information like manufacture year, make and model, VIN, etc. before finalizing the contract. But, when you are getting your loan from the dealer's lender, this process will be done much faster.
4. As dealers have tie-ups with many lenders, you get to check several lenders in one go. This

makes comparison easy and also lets you take a perfect decision.

5. Lenders get large amount of business from dealers. As the dealer has a huge network, there is high competition among lenders. So, you get special deals at the dealership.

6. There are many lenders in the dealer network. High means you get great rates and flexible loan terms.

7. When you avail a loan from a dealer, you get to keep your local lines of credit open. It is obvious that a bank or union won't offer you another loan in a short span of time. So, dealership financing seems like a good alternative.

What Are The Requirements for Getting Dealership Auto Financing?

1. You must at least earn \$1,000 per month.

2. Your employment term should be at least six months.

3. You must be living at your residence for at least six months.

4. Dealers do offer no money down auto loans but to get maximum advantage of low rates, it is advisable to get at least 10%-20% down payment.

5. A co-signer can also work wonders for your loan application.

All these requirements are very easy to fulfill and are not very rigid. Because of less stringent approval criteria, dealership financing is a blessing for borrowers with credit issue. So, next time you decide to buy a car, think of dealership finance.

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We, at ezAutoFinance.net truly believe that a credit report is your "œhistory" and it should never be powerful enough to direct your present. It is for the same reason that our approval requirements are wide ranging and consist of several other factors. So, don't worry and apply for [auto dealership financing with any credit](#) score.

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