

How does a Pawn Shop work?

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Pawnbrokers lend money on items of value from jewelry, game systems, musical instruments, electronics, tools, computers, dvds etc.. These items maintain their value over a reasonable period of time so only good quality items should be pawned. All customers provide collateral, eliminating the need to distinguish high risk from low risk borrowers.

Typically, loans are small averaging between \$70 and \$100, although they can be as small as \$20 or as high as a thousand dollars depending on the value of the collateral. The value of an item for pawn is roughly 1/3 of the used retail value so plan accordingly and never borrow more than you need.

If we do a pawn, you have 60 days + 30 day grace period to pick up your item. At anytime during this period you may "roll" your item over. Rolling is paying us the entire interest* to date and it gives you another 60 days to retrieve your pawned item. Keep in mind the interest continues to accrue during all pawns.

Having a good relationship with your pawnbroker is a two way street. We try and provide you with a source for cash that you can't get from your bank. We will evaluate anything of interest to us fairly and if we do a pawn with you, we will store your item safely.

You need to keep your paperwork and be aware of the due date of your pawn and make payment before it is due.

We are more likely to give you a pawn if you pick up your pawns before they are due.

We love re-pawns, many items are pawned over and over.

We do not give quotes over the phone but, if it's something big or old your welcome to call before you lug it down to us.

We buy items too and if your not sure your going to be able to pick up your pawn then your better off selling it to us rather than losing it.

We are just like the Pawn Stars, if you have an item or items you think we might be interested in give us a call.

Lastly we are rigorous about complying with all local and state laws. We have worked with all local police agencies in apprehending thieves and retrieving stolen items. If you have been ripped off you need bring us a copy of the police report and description of the items taken for us to help you.

Again never borrow more than you can repay!

*Interest rates set on the pawns are controlled by the state, and we only accept cash and debit / credit cards for payment.