



# Article Side

Instant Loans for Short Term by [Thomus Smith](#)

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Text Loans are unsecured loans that are available for a very short time period. Payday text loans are a boon in disguise for all those who have low income per month. Mostly salaried class of people is faced with unwanted financial crisis as they are totally dependent on their monthly salary for day to day expenses as well as emergencies. These loans are very popular among the masses since they provide instant cash advances anywhere in the world with just a small SMS from your mobile phone.

The lenders have introduced the text loans which help the people to get cash instantly with the help of text message. The mode of repayment is very flexible as the amount is electronically transferred to the lender's bank account from the account of the borrower if he does not repay in time. To avail funds through this variety of service, one must meet certain terms and conditions. They include that you must be a domicile of UK and over 18 years of age. You must also be employed with the present organization for the past 6 months and earning a stable monthly income. You must also have a valid checking or savings account in the bank. If you meet the above mentioned requirements, you can apply for these loans and get benefited with the cash advances instantly.

The text loans are very simple to avail. All that you need to do is to fill a simple online application form with personal as well as employment details and submit for verification on the website of the lender. After the verification process is over and the loan is sanctioned, the lender provides the borrower with a PIN number which would be used for all future transactions. Now, whenever you need money, you can simply send an SMS from your mobile phone along with the PIN number that was provided to you. The lender would transfer the loan amount to your bank account immediately.

The funds that you gain with this plan can be utilized for any purpose and the lender does not have a say in that. He does not interfere with the way these funds are spent by the borrowers. Text loans are the best way to overcome small fiscal hardships and are very simple to avail. The main advantage with these loans is that they are collateral free and the lenders do not check the credit status of the borrower before sanctioning the loan.

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Thomus Smith is an eminent analyst and writer in Loans related topics. He has authored many books on Loan guide for a [Text Loans](#), a [Payday Text Loans](#) and a [Quick Text Loans](#). Now he is rendering his services to <http://www.textloanstoday.co.uk/>.

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