



Personal service is our passion

Since 1981, we have proudly supported near prime and subprime borrowers and their dealers. With four East Tennessee locations and a growing virtual branch, we deliver competitive loan terms **across the Southeast**. We believe in **common-sense underwriting**. Challenging **credit scores do not define customers**, and we look beyond them to help **(re)build credit and reduce dealers' workload**. Earning your trust, knowing your name, and treating you with the respect you deserve is our goal. Our experienced loan officers can **work directly with customers** and make everyone involved want to **come back for their next purchase**.

OVERVIEW

- Typically give **loan estimate within 24 hours** and can **fund same-day**
- Dedicated **personal loan officer** for each customer
- Regularly **approve loans and collateral that banks and credit unions won't** across our branch footprint
- Experts with **flexible loan structures**
- Offer **competitive rates**, which can be 50% lower than other lenders
- Attractive loan **terms up to 15 years**
- Invested in **online dealer portal** (coming soon)

LENDING SPECIALTIES

- **AUTOMOBILES**
Sales finance, direct loans, & more
- **TRAILERS**
New & used horse trailers (with or without living quarters), travel trailers, utility trailers, bumper pull, goosenecks, stock trailers, & more
- **RECREATIONAL VEHICLES**
Motorcycles, ATVs, campers, boats, motor homes, & more
- **MORTGAGES**
Debt consolidation, manufactured homes (with/without land, single & doublewide), vacant land, home improvement, home purchase, rentals, 1st or 2nd lien, & more
- **CONSUMER**
Unsecured signature loans, personal property & appliances, small business loans, debt consolidation, & more

BRANCHES & MANAGERS

Knoxville, TN
Pam Woods
2933 Tazewell Pike
Knoxville, TN 37918
(865) 922-1342



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Paula Brock
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Morristown, TN 37814
(423) 586-1125



Sevierville, TN
Rebecca McSpadden
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Digital Branch
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Mortgages
Patsy Barbee
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LEADERSHIP TEAM

Carla Bunch
President

Joy Shrader
COO

(423) 586-1125

WORDS
WE
LIVE BY

www.colonialloan.com

**Good Loans for
Good People**