ON THE ROAD LENDING

On the Road Lending provides affordable loans for reliable cars to help low- to moderate-income people overcome transportation barriers so they can find and retain employment, live healthier lives, and avoid predatory lenders. We serve working families with limited financial knowledge, poor credit, and lack of assets by providing an alternative to subprime auto lenders and reliable transportation to put them on the road to economic mobility.

While On the Road Lending is a 501(c)(3) nonprofit organization, our loan fund, OTR Fund I, LLC, is a certified community development financial institution (CDFI) that shares our mission and resources.

CDFI Story – Testimonial from Jessica

"People with cars don’t understand how hard life can be without one. Life totally changed for my son and me after I bought my car through On the Road Lending, like being able to go to the grocery store. We didn’t need to take a bus or train or worry about carrying heavy stuff. We didn’t have to worry about the weather. I could take a better job that pays more money. Before I was a housekeeper and babysitter. Now I’m a project manager. I drive almost an hour to my job. It would have been impossible without a car."

Contact

1500 North Loop 12
Irving, TX 75061

Name: Michelle Corson, Founder/CEO
Phone: 214.226.2542
Email: mcorson@ontheroadlending.org

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