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## Lay Away Plan for Cosmetic Surgery

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SHELBY TOWNSHIP, Mich. ([Map](#)) - SHELBY TOWNSHIP, Mich., Jan. 27 /PRNewswire/ -- Financing has become a very popular way to pay for high-end cosmetic procedures over the last decade. But long after you have had your "nip and tuck", you are still paying for it. More and more people are looking for ways to get out of debt, and at the same time more and more people are thinking about cosmetic surgery.

Dr. Charles Mok, a cosmetic surgeon in Shelby Township, Michigan, is working with his patients to help them be financially responsible and totally at ease with the cost of their elected cosmetic procedure. Currently there are numerous finance companies that offer credit toward cosmetic procedures, and in most cases, offer the patient "interest free" financing from three months to two years. This gives the patient the advantage to get what they want now, as well as avoiding heavy finance charges. But in all cases, someone is paying that interest. Offices offering interest free procedures would have to build into the surgery quote the interest charges, as the office is paying the interest in advance. Additionally, if the client does not meet the terms of the "interest free" financing pay off, they are assessed hefty penalties.

This leads to the Lay Away plan. What about having true interest free surgery? Instead of you or your surgeon paying interest to the bank, you can get your cosmetic surgery truly interest free. "We began the layaway plan so people could make responsible choices when they decided to have cosmetic procedures performed," says Dr. Charles Mok of Allure Medical Spa. "Right now, when we offer a client 12 month interest free credit through a third party, we pay the financing company a substantial fee. I would rather just reduce the charge for the procedure." "While Dr. Mok still offers financing through Care Credit(R), Allure Medical Spa now offers a lay away plan to their patients.

"With lay away, the patient can put payments toward their procedure, at their schedule, not the finance companies. If the patient changes their mind, deciding it is not financially wise to have the procedure performed, they get a full 100% refund, no hidden service charges. This eliminates the possibility of creating a financial hardship, should their financial situation change." Dr. Mok notes that the lay away funds are placed in a non-interest bearing account, and recorded as a credit to the patient's account.

Dr. Charles Mok D.O. and Dr. Brett Kottus M.D. of Allure Medical Spa and Michigan Cosmetic Surgery Center offer free consultations in their offices located at 8180 26 Mile Road, Suite 104, Shelby Township, Michigan, to individuals who think they may benefit or want additional information on various cosmetic procedures. You can also find out more information about their unique procedure by visiting [www.AllureMedicalSpa.com](http://www.AllureMedicalSpa.com). Allure Medical Spa is one of the first Medical Spas of its kind in the United States, offering surgical and non-surgical cosmetic procedures.

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