Moreira Team Urges Its Clients To Improve Their Credit Score To Get The Best Mortgage Rates

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Moreira Team, a boutique mortgage broker and lender built to cater to a diverse range of financial needs, has published a blog post that offers tips and advice on how to lock in the best mortgage rate for one?s situation. The blog post can be read in its entirety at the link: https://moreirateam.com/learn/tips-and-advice-to-help-you-lock-the-best-mortgage-rate/.

The federal 30-year mortgage rate hit an all-time low after the 2020 pandemic as demand for new homes plummeted. However, as the economy stabilized, inflation also kicked in prompting an increase in mortgage rates that are still trending upward today, as of Spring 2022. Those in the market to purchase a new property or looking to refinance their home are looking for ways to get the best deal and Moreira Team?s blog post has some pointers on how they can go about doing so.

The biggest way to save money on a mortgage is to improve one?s credit score. A credit score is a number between 300?850 that depicts a consumer's creditworthiness. The higher the number, the more the person?s worthiness of being able to pay back the financial services company. It takes into consideration several factors about the person?s financial history such as the number of open accounts, total levels of debt,

repayment history, and others. The blog post from Moreira Team says that the mortgage rate one is eligible to get depends directly on their credit score and even a few points can make a huge difference when it comes to saving money on the mortgage. So, it is critical to improving one?s credit score before trying to apply for a mortgage.

A spokesperson for the company talks about the importance of a good credit score for getting the best mortgage rates by saying, ?We are always working hard to ensure that our clients get the best possible deal on their mortgage. When customers come to us, the first information that we glean is their credit score. It sets the tone for the kind of financial product we will be able to acquire for them. Therefore, it is very important to make sure that you are paying off your debt on time and aren?t utilizing all of your available credit. There is a lot of free information available online on how to improve your credit score and we urge you to go through it. Once your credit score has improved, we can help you find even better mortgage rates for your situation. Our company and its systems have been optimized to help you find the best rates possible at any given point in time. We even implemented a feature on our website so that it now displays instant mortgage rates. As a result, our clients can now browse the best rates available before they reach out to one of the Moreira Team?s representatives. You can read the press release detailing that feature by going to the link: https://www.pressadvantage.com/story/50458-daily-mortgage-rates-now-accessible-online-via-moreira-team.
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The blog post then also discusses other frequently asked questions about mortgages and other ways to get a better deal on them. Discount points can be applied if one pays an amount of money upfront. Paying about 1% of the amount upfront can buy one discount point that would lower the mortgage rate by 0.25%. This is a great opportunity for those who intend to keep their home for a long time. Some things in the process are negotiable while some are not. Things such as credit report fees and third-party appraisals cannot be negotiated but closing costs and lender?s fees can. One can even negotiate their mortgage rate to a certain extent by showing a lender that they?ve got a better offer from one of their competitors. Finally, it is common knowledge that mortgage rates move up and down every day. Those looking to take advantage of these fluctuations can keep an eye on the daily adjustments to seize the perfect moment to lock in their mortgage. This is potentially lucrative, as the blog post says that anyone can save thousands of dollars with just a few hours of work.

Moreira Team?s operational ethos is to provide its clients exceptional customized service that takes a consultative ?done-for-you? approach. The company assures its clients that they can trust it as if its employees are a part of their family and they won?t have to lift a finger to get their mortgage processed. The company goes all out to deliver on its promise of finding its clients the best deal possible and will shop the mortgage to over 22 lenders and banks to leave no stone unturned. The company also promises to close in as little as 17 days with a low rate and better payment plans.

The company has a perfect 5.0 rating from over 271 ratings on Google, 76 reviews on Facebook, 397 reviews on BirdEye, and 28 reviews on Yelp. The company can be contacted at the toll-free phone number (800) 599-1563 all days of the week from 8 AM to 8 PM. Readers can find other details about the company such as its address and read reviews from satisfied customers by heading over to its Google My Business page at the link: https://maps.google.com/maps?cid=9083229771461746198&hl=en.

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Moreira Team | MortgageRight

Here at Moreira Team, we?re a close-knit group of mortgage rock stars operating together with one purpose: to simplify home financing for borrowers just like you.

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