

Nashville Mortgage Broker HomeRate Mortgage Is Helping The City's Residents Afford Their Dream Home

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HomeRate Mortgage of Tennessee is offering Nashville residents quick mortgage quotes and helping them find great deals on a variety of mortgage products.

Nashville has seen an influx of people in recent years due to a proliferating job market that has led to very low unemployment numbers. The population of the city has grown by 0.09% year-over-year and by 14.7% over the last decade. Consequently, the real estate market is equally booming. Home prices in the city have increased by a whopping 31% just over the last year. According to Greater Nashville Realtors, most homes are on the market for an average of just 25 days before they are swooped up. This increased demand and rise in home prices present a unique challenge for those who want to purchase their dream home in Nashville.

A spokesperson for HomeRate Mortgage of Tennessee talks about the challenges that home buyers can face in the current Nashville property market by saying, "The competition to secure a property deal is intense. Your best chance is to get preapproved for a mortgage if you intend to buy a home in the next 3 months. This way, your bid for the home will get top priority as it helps the property owner get paid quicker. However, if you don't have enough time to get preapproved, once you have settled on your dream property, you need to find a mortgage provider who can close an offer as fast as possible. When you approach us, our team gets to work to get you a quote as soon as possible. Once you accept the terms of the mortgage, our team of experienced mortgage brokers will help you close fast. Most of our clients close on the mortgage in less than 30 days. Moreover, our low rates also mean that many of our clients save up to \$350 per month in mortgage payments. So, if you are looking for a home in Nashville or Chattanooga, make sure to give HomeRate Mortgage a call. You can also head over to our website to fill in some simple details and get a quick quote."

Apart from offering conventional mortgages, the mortgage broker can also facilitate FHA mortgages, Jumbo mortgages, VA mortgages, and USDA mortgages for its clients. For existing homeowners looking to refinance

their mortgage, HomeRate Mortgage provides services such as cash-out refinancing, FHA refinancing, Streamline refinancing, VA refinancing, and Jumbo refinancing. The company also helps retirees 62 years and older supplement their income without losing ownership of their homes through a reverse mortgage. HomeRate Mortgage can also accommodate homebuyers facing a range of challenges such as those who are unable to afford the 20% down payment or those who need custom mortgage terms or those who need to tap into their IRA or 401(K) to afford a home.

HomeRate Mortgage offers visitors a no-obligation one-page application that takes 5 minutes or less to complete and allows applicants to get notified about the rate they qualify for. The company's full mortgage application process can be initiated securely online or by downloading the application material and mailing it to them. On its website, HomeRate Mortgage of Tennessee also offers a mortgage and amortization calculator that can help home buyers estimate their purchasing capacity before applying for a mortgage.

HomeRate Mortgage of Tennessee (NMLS ID #1132663) is an Equal Housing Lender. The mortgage provider is rated at an A+ from the Better Business Bureau. Its high-quality mortgage services have been widely recognized by several local publications. In 2019, it won Chattanooga's Official People's Choice Award from the Chattanooga Times Free Press. The company is also considered by many to be the best mortgage broker Nashville has to offer, a distinction that is easy to discern from the many 5-star reviews it has received on its Google My Business page. The company has maintained a near-perfect rating of 4.8 out of 5.0 from over 500 reviews.

Nashville and Chattanooga readers can contact HomeRate Mortgage of Tennessee at (844) 805-9100.

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For more information about Home Rate Mortgage, contact the company here: Home Rate Mortgage Eric Bradshaw (844) 805-9100 eric@homeratemortgage.com 7506 East Brainerd Road Chattanooga, TN 37421 United States

Home Rate Mortgage

HomeRate Mortgage of Tennessee saves local home owners money. Ben Phillips is the voice of HomeRate Mortgage and he helps Eric Bradshaw manage the success of hundreds of clients mortgage closings.

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