



## **Mortgage Broker in Chattanooga Guarantees Fast Quotes, Low Rates, and Fast Closings**

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Home Rate Mortgage, a Chattanooga mortgage broker, can guarantee fast quotes, low rates, and quick closings for home buyers wanting to get home financing in Chattanooga, TN. A representative will only take 10 minutes to provide a free quote. They can ensure home buyers that they will be getting the best deal possible. Clients can rest easy that they will always have their best interests in mind. They will go over the various alternatives available for the client, carefully weighing the advantages and disadvantages of each option.

Eric Bradshaw from Home Rate Mortgage says, "You've done enough work saving, budgeting, and finding your dream home. Leave the rest to us. It is our business to know what paperwork is needed, and where to process them, to get you the reverse mortgages or the bank loan you need as borrowers. With over 20+ years of local experience, our experts have mastered the process and know how to get things done efficiently. With your basic information and a few other details to fill in the blanks, we can review your options together and help secure the best home loan for you in no time."

Their team of home financial experts has been helping people save money for many years. They have been

able to save clients hundreds or thousands of dollars with regards to their monthly payments and hundreds of thousands of dollars during the duration of the home financing agreement through their EZ Home Refinance Program.

Home Rate Mortgage can provide assistance for various kinds of home financing arrangements. These include the conventional home financing, Federal Housing Administration (FHA) home financing, jumbo home financing deals, Veterans Affairs (VA) home financing deals, and US Dept. of Agriculture (USDA) home financing.

Home Rate Mortgage can provide their home financing services not just in Tennessee but also in Georgia, Alabama, and Florida. They offer the benefit of not charging any lender fees. In addition, they can also provide assistance to those who require refinancing, which is the process of finding a new home financing arrangement that has better terms and rates. This will allow the homeowner to pay off the first home financing agreement and use the equity that they have accumulated.

Refinancing can provide lower interest rates and the possibility of using the accumulated equity for home improvement to increase the property's market value. However, it is important to know that a refinancing may result into penalties and additional fees. Furthermore, many financing companies will charge a fee, which can be as high as thousands of dollars, to allow the refinancing. Thus, it is a good idea to always inquire about any fees or prepayment penalties before committing to a refinancing. In addition, if the resulting interest rates are higher, it is likely not the appropriate time for a refinancing. Fortunately, with Home Rate Mortgage, they may still be able to find a suitable financial solution for the client.

Home Rate Mortgage is a home financing company committed to assisting home buyers in finding the best possible rate in Chattanooga, TN, and nearby areas. Their well-experienced professionals will work closely with clients to help find the best possible financial solution that is tailor-fitted to their individual home financing requirements.

Eric Bradshaw from Home Rate Mortgage says, "Mortgages can be confusing, but it doesn't mean you have to feel lost. A good lender are more than just good mortgage calculators. They will always have your best interest in mind and go over options available to you, weighing the pros and cons of each. We believe the best things happen when people work together, which is exactly what we want to do. With a variety of channels to call, message, or contact us, you will never be far from an expert who is happy to assist in any way possible. We want you to buy your first home comfortably."

When in need of a mortgage broker Chattanooga home buyers can depend on, they can visit the Home Rate

Mortgage website or contact them through the phone or via email.

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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](mailto: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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