

YOUR MORTGAGE DESERVES OPTIONS.

The power of working with a broker.

One person in your corner. Multiple lenders to explore. Here's what that can mean for your home loan.

01 Competitive rates.

When we work with multiple lenders and investors, we get to see who is offering competitive rates on certain programs for your exact scenario and needs. We can compare those options and look for a strong fit, instead of stopping at the first rate we see. And we look at the costs, too, because the rate is only part of the picture.

02 Flexibility in a moving market.

One of the biggest concerns people have is locking in a rate and watching rates drop right after. BUT if the market does improve, we may have options. With multiple lending partners, we can explore switching lenders during your purchase or refinance if there's enough time and the numbers make sense.

THE TRADE-OFF

Switching lenders means a new approval process and can involve additional paperwork, costs, and a risk of delays. It isn't automatic, and a lower market rate doesn't change your existing lock. We'll compare the potential savings with the hassle, costs, and time left before making a move.

MORE THAN ONE WAY TO GET THERE.

Your situation. Your options.

03 More loan options.

Not every lender looks at your situation the same way. Maybe you're self-employed, have a unique income setup, or just don't fit perfectly into the box one lender wants you in. That doesn't mean you're out of options. As a broker, we can take your scenario to different lenders and see who has a program that makes sense for you. One lender saying "no" doesn't mean everyone will. We have more doors to knock on, and my job is to help find the right one for you.

More doors to knock on.
One advisor to help you make sense of it all.

Let's find your next move.

Clear answers. Real options. A plan built around you.

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Phoenix Lending Group, LLC • Company NMLS #2422832 • Equal Housing Lender. Rates, costs, programs, and eligibility vary. Comparisons are among available lending partners, not every lender. No guarantee of the lowest rate, savings, or approval. All loans are subject to underwriting and program requirements.

Rate-lock reference: CFPB, "What's a lock-in or a rate lock on a mortgage?"