

# Banker in AZ offers “renters” with weak credit equal opportunity to lock in at lower interest rates for home ownership.

Southern Arizona, home of blazing hot days and Saguaro cacti is also home of a “blazing hot” real estate market. Real Estate appreciated almost 30% across the state of AZ in 2005 while the rest of the country averaged about an 8% increase (still not shabby). Analysts are waiting for the “booming housing bubble” to burst across the USA. Though the market has slowed down a bit in AZ, it has been predicted that steady “above average” appreciation is expected to continue for at least the next 10 years here in the Grand Canyon state. While this is great for current home owners and investors a like, who it is not good for are those who are STILL renting, expecting that they will buy a home in AZ when they “are ready” or when they “have enough for a down payment”, or the most common, “when their credit improves”. None, I repeat, None of the reasons are “necessarily” a road block to home ownership in today’s market. In Fact using these excuses to delay buying your own home could cost you a lot of money in the long run.

**For those who currently rent in AZ and are expecting to buy in AZ do not buy soon they may find themselves completely priced out of the market and unable to afford home ownership.**

Not only are appreciation rates in southern AZ currently 4 times the national average but interest rates are now creeping back up. As interest rates start a slight move back up, many borrowers are locking in their loans at the current interest rates. The process allows them to avoid any future rate increases just to buy time to think about their loan. Typically, the privilege of locking in a rate is only utilized by borrowers with excellent credit. One lender in southern AZ is offering the opportunity to lock in for those with marginal or questionable credit.

**No second hand treatment for self-employed, single parents, previous bankruptcies, foreign nationals.**

The lending specialists at **YourLenderForLife.com** say that people make mistakes and that they should not have to pay for those mistakes forever. Millions of Americans overextend themselves with credit cards, auto loans, and similar obligations. **YourLenderForLife.com** also has a

lengthy track record of working with current homeowners who have had financial problems and finding a way to not only approve their loan, but significantly improve their current finances and boost their FICO score. The result in almost every case is a lower monthly obligation and steadily improving credit.

**Refinancing, new purchases, second homes, investment properties, construction loans, cash-outs, debt-consolidation loans are all included**

**YourLenderForLife.com** is a virtual supermarket of loan products: first mortgages, second mortgages, refinances, 15 year, 30 year fixed rates, **the new 40 year mortgage**, adjustable rate mortgages or ARM’s as they are called, Interest only loans and even the wildly popular **1% “pick-a-pay” option ARM loan**. Current renters and first time homebuyers are their specialty. The specialists at **YourLenderForLife.com** will show how it is not only possible to own your own home, if you currently rent, but why it is imperative to own in today’s changing market with high appreciation rates and rising interest rates. **YourLenderForLife.com** is connected to a direct lender not a broker. They have access to their own “in house” underwriting and funding dept which translates to loans that close and fund in under a week. Literally any type of loan that you can think of is offered at **YourLenderForLife.com**. And all can enjoy the lock privilege. The Key is to call or log onto their web site to get the process started. In fact you can probably lock your rate in today. But doing it quickly is a must.

**YourLenderForLife.com has a long list of happy customers.**

**YourLenderForLife.com** has years of experience doing loans all over the southwest and primarily in Southern AZ. They’ve made thousands of homeowners happy they found **YourLenderForLife.com**. And many are repeat customers or referrals from previous borrowers. Call Keith J. Gill Loan Executive with **YourLenderForLife.com** to “Lock-in” your rate ASAP toll free 1-888-355-1333 or log onto their website at [www>YourLenderForLife.com](http://www>YourLenderForLife.com)



