

# Nashville-Based Shop Rates Launches New Partner Program for Real Estate Agents to Boost Client Approvals

NASHVILLE, TN, UNITED STATES, July 13, 2025 /EINPresswire.com/ -- Shop Rates, a leading mortgage lender based in

Nashville, Tennessee, proudly announces the launch of its groundbreaking Agent Advantage Program, a partnership initiative designed to empower real estate agents with the tools, speed, and flexibility they need to get more deals closed in today's fast-moving market.

With the demand for housing remaining strong in Middle Tennessee and financing challenges becoming more complex, Shop Rates is bridging the gap between buyers and closings — one strategic partnership at a time.

"Our new program is about more than lending. It's about helping Nashville's real estate agents succeed by getting their buyers approved fast — even when the banks say no," said Kevin Leonard, Founder of Shop Rates. "We've built this from the ground up for professionals who want a competitive edge in today's real estate market."

## A Game-Changer for Nashville Real Estate Agents

Shop Rates' Agent Advantage Program is tailor-made for real estate agents, brokers, and teams who want to streamline their buyers' path to financing. The program is already gaining traction across Davidson County and surrounding areas for its high-touch service and flexible lending products.



First Time Home Buyer Nashville

Agents who partner with Shop Rates gain exclusive access to:  
Same-day pre-approvals for buyers — even on evenings and weekends  
Flexible lending products, including DSCR loans for investor clients  
A dedicated local account representative for white-glove service  
Co-branded marketing materials like open house flyers and digital ads  
Live training, webinars, and networking events throughout Nashville

This unique program positions Shop Rates not just as a lender, but as a true business partner to real estate professionals aiming to grow their pipeline and improve closing rates.



“

We’re giving agents the speed, tools, and support they need to close more deals — even when banks say no.”

*Kevin Leonard*

#### Why Agents Are Turning to Private Lending

In a lending environment where traditional banks are tightening criteria and extending timelines, Shop Rates offers a refreshing alternative.

Buyers working with Shop Rates can expect quick decisions, minimal documentation, and custom loan solutions — including stated income loans, bank statement options, and investor-

friendly DSCR loans.

“Time kills deals,” added Leonard. “That’s why our same-day approvals and direct underwriting access make all the difference for agents trying to save a deal or win a bidding war. We’re built to move fast.”

#### About the DSCR Advantage for Investor Buyers

With a surge in Nashville investment properties — from short-term Airbnb units to long-term rentals in East Nashville and Franklin — the Debt Service Coverage Ratio (DSCR) loan has emerged as a powerful tool for agents serving investor clients.

Shop Rates specializes in DSCR loans that don’t require personal income verification. Instead, approval is based on the property’s income potential, allowing real estate investors to scale their portfolios without traditional barriers.

“We’ve had investor agents bring us clients who’ve been declined three times by the banks,” Leonard explained. “We approved them in 24 hours using DSCR and got them closed in less than 10 days. That’s what we bring to the table.”

## Built for Nashville, Powered by Local Expertise

While Shop Rates lends nationwide, its headquarters at 3511 Gallatin Pike Suite 317 in Nashville gives the company a home-field advantage. Its team understands the local market dynamics, property types, zoning nuances, and closing timelines.

Agents partnering with Shop Rates can expect a real person to answer the phone, real-time updates on loan progress, and strategic lending advice based on local trends — not cookie-cutter national rules.

## Free Webinars and Events for Agent Partners

To support real estate professionals at every stage, Shop Rates is rolling out monthly education-based webinars and local in-person networking mixers for agent partners across Middle Tennessee.

Topics include:

How to get your buyer approved in 24 hours

DSCR 101: Financing rentals without tax returns

Creative deal structuring in a high-rate market

FHA vs Non-QM: Which loans actually close?

“We want agents to see us as a resource,” said Leonard. “Whether it’s an open house strategy, a tricky buyer scenario, or just staying ahead of the market — we’re here for that.”

## Get Started Today

Real estate agents, brokers, and teams interested in joining the Agent Advantage Program can: Visit [ShopRates.com/agents](https://shoprates.com/agents)

Or call (888) 396-7284 to speak directly with a local account rep

There’s no cost to join, and new partners receive an exclusive welcome kit that includes co-branded marketing materials, client scripts, and access to the agent training portal.

## About Shop Rates

Shop Rates is a trusted mortgage lender based in Nashville, Tennessee, specializing in residential and investment property loans. From conventional home financing to flexible investor

solutions like DSCR, fix-and-flip, and stated income loans, Shop Rates is committed to making lending fast, personal, and relationship-driven.

With a focus on speed, transparency, and support, Shop Rates helps real estate agents, investors, and buyers turn opportunities into closed deals — one loan at a time.

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