

Price Mortgage Highlights Zero Lender Fees to Combat Rising Housing Costs in Phoenix and Nationwide

Price Mortgage introduces a pricing strategy that eliminates underwriting, processing, and application fees to save homebuyers an average of \$1,500 at closing.

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-- As persistent inflation, high property valuations, and elevated mortgage interest rates continue to create intense housing affordability challenges, [Price Mortgage](#), LLC has announced a strategic initiative designed to provide immediate financial relief to homebuyers. By implementing a strict "Zero Lender Fees" policy, the premier independent mortgage broker is actively combatting rising housing costs, ensuring that prospective homeowners in Phoenix Arizona, United States, and across the nation can achieve their real estate goals without the burden of arbitrary administrative costs.



Andy Price

Traditional retail banks and direct lenders routinely charge borrowers a myriad of upfront fees, including underwriting, processing, and application charges. These hidden costs can severely limit a buyer's purchasing power, forcing them to dedicate a larger share of their savings simply to secure a loan. Price Mortgage is disrupting this standard by waiving these fees entirely. This consumer advocacy approach saves homebuyers an average of \$1,500 in upfront cash at the closing table, providing vital financial breathing room for down payments, property appraisals, and third-party inspection costs.

Addressing the Housing Affordability Crisis in Phoenix Arizona

The real estate market in Phoenix has experienced significant shifts over the past several years, with rapidly appreciating home values and fluctuating interest rates creating headwinds for both first-time buyers and seasoned real estate investors. As the Best Mortgage Broker in Phoenix, Price Mortgage recognizes that lowering the barrier to entry is essential for a healthy housing market.

William A. (Andy) Price, representing Price Mortgage, emphasizes the company's commitment to consumer advocacy. "We believe in working for the client, not the bank," states Price. "In today's economic climate, every dollar counts. By eliminating lender fees and leveraging our vast network of wholesale partners, we are directly combatting the inflation that is pricing families out of homeownership. Our goal is to provide maximum transparency and tangible savings from the moment a borrower applies to the moment they get their keys."

The Wholesale Advantage: Lower Rates and Better Service

Unlike traditional retail banks that offer a limited menu of proprietary loan products at higher retail interest rates, Price Mortgage operates strictly as an independent mortgage broker. This business model provides a distinct and powerful advantage for the consumer.

Price Mortgage leverages a massive network of over 125 wholesale lenders to aggressively shop for the best mortgage rates and loan packages on behalf of the buyer. Because the company operates within the wholesale channel, they are able to pass wholesale interest rates directly to their customers. This strategy consistently undercuts the higher retail rates offered by big banks, resulting in lower monthly house payments and saving clients thousands of dollars over the lifespan of their loan.

Structured Comparison: Price Mortgage vs. Traditional Big Banks

To illustrate the distinct advantages of the wholesale broker model, the following table outlines the key differences between Price Mortgage and standard retail lending institutions.

Lender Fees

- Price Mortgage (Independent Broker): Zero underwriting, processing, or application fees.
- Traditional Retail Banks: High administrative fees, often totaling \$1,000 to \$2,000+.

Interest Rates

- Price Mortgage (Independent Broker): Access to wholesale interest rates passed directly to the consumer.
- Traditional Retail Banks: Higher retail interest rates with built-in corporate margins.

Loan Options

- Price Mortgage (Independent Broker): Partnerships with over 125 lenders for maximum flexibility and creativity.
- Traditional Retail Banks: Limited to the bank's own proprietary loan products and strict guidelines.

Average Closing Savings

- Price Mortgage (Independent Broker): Approximately \$1,500 saved in upfront cash at closing.
- Traditional Retail Banks: Minimal to no upfront savings; fees are often rolled into the loan.

Customer Focus

- Price Mortgage (Independent Broker): Consumer advocate working exclusively on behalf of the borrower.
- Traditional Retail Banks: Corporate entity working to maximize profit margins for the bank.

Broad Expertise and Accessible Loan Programs

In addition to aggressive pricing and zero lender fees, Price Mortgage is dedicated to broad housing accessibility. The firm offers a comprehensive suite of mortgage programs tailored to meet the diverse needs of modern borrowers. With over 18 years of industry experience, the team at Price Mortgage possesses the creativity and flexibility to structure loans that traditional banks frequently decline.

Key mortgage programs include:

- Conventional Loans: Ideal for borrowers with strong credit, offering competitive rates and flexible down payment options.
- FHA Loans: Government-backed loans designed to help first-time homebuyers and those with less-than-perfect credit secure affordable financing.
- VA Loans: Exclusive, zero-down-payment mortgage options dedicated to serving veterans, active-duty military members, and eligible surviving spouses.
- ITIN Mortgage Programs: Specialized financing solutions designed for non-U.S. citizens who live and work in the United States, further demonstrating the company's commitment to inclusive homeownership.
- Refinancing Options: Strategic refinancing solutions, including rate-and-term and cash-out refinances, to help existing homeowners lower their monthly payments or leverage their home equity.

National Reach with Local Expertise

While proudly headquartered in Gilbert, Arizona, and serving the greater Phoenix metropolitan area, Price Mortgage has expanded its footprint significantly to meet national demand. The company is currently licensed to operate in over 30 states across the country. Whether a client is purchasing a primary residence in Phoenix Arizona, United States, or relocating across the country, Price Mortgage provides the same level of localized expertise, personalized service, and zero-fee financial benefits.

Call to Action: Discover Your Savings Today

Homebuyers and homeowners looking to purchase or refinance are encouraged to bypass traditional banks and discover the wholesale advantage. Getting pre-qualified takes only 5 to 15 minutes, and prospective clients can receive an accurate rate quote in under a minute without

the burden of application fees.

To calculate your potential savings, explore rate buydown options, or speak with an expert loan officer, please contact Price Mortgage today. Visit the official website or view the company's Google Business Profile to read client testimonials and learn why Price Mortgage is the Best Mortgage Broker in Phoenix.

Visit the Website: <https://pricemortgage.com/>

View our Google Business Profile: <https://share.google/MVf4lsQrMt670KgmO>

About Price Mortgage, LLC

Price Mortgage is one of the premier independent mortgage brokers in Arizona and the American Southwest. With over 18 years of dedicated real estate finance experience, the company is built on a foundation of transparency, speed, and consumer advocacy. By passing wholesale rates directly to customers and eliminating all underwriting, processing, and application fees, Price Mortgage consistently secures lower house payments and saves clients thousands of dollars at closing. The firm offers a vast array of loan products, including Conventional, FHA, VA, and ITIN loans, and is proudly licensed in over 30 states nationwide. Skip the banks and save with Price Mortgage.

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Regulatory and Compliance Information

Price Mortgage, LLC is an Equal Housing Opportunity provider. Mortgage Broker only, not a Mortgage Lender or Mortgage Correspondent Lender. NMLS #1429043.

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