

# MONEY MATTERS



## Getting A Mortgage Fast

(NAPS)—In the current housing market, and with interest rates near a 40-year low, African Americans are buying or refinancing homes at incredible rates. This is both a positive and negative for the mortgage industry—more loans are being closed, but the demand has been difficult to keep up with.

As mortgage companies of all sizes are finding it hard to keep up with the demands of today's consumers, one company is ready for people to call and can give them a response in 10 minutes or less.

This new, innovative residential mortgage service is being offered by Nationwide Advantage Mortgage, a subsidiary of Nationwide, one of the country's largest insurance and financial services companies.

Since the decision to buy a home is usually the largest financial transaction a person will make, it's important to find a credible company when you make this very important decision. Nationwide Advantage, with its commitment to speed, simplicity and savings, gives all customers competitive rates, reduced fees and fast service.

Many mortgage lenders say they'll give you fast preapproval, but then need an underwriter to complete the transaction. With Nationwide Advantage, you won't be asked for your life story; the process is so streamlined that some borrowers don't even need to provide verification of income.

"I couldn't believe how fast the process went," said one satisfied customer. "I had been contacted by every telemarketing firm out there. They called at the worst times, and then I heard about Nationwide's Advantage Mortgage Company and did the process over the phone in just 10 minutes. No hassles, no unwanted phone calls



**A number of African Americans have found the right mortgage lender to make it easier to buy a home.**

and friendly service."

Many don't realize the number of different steps associated with getting a mortgage. Processing issues include the origination fee, appraisals, verification of deposit, verification of income and more. These can be time-consuming, invasive and expensive steps.

For more than 75 years, Nationwide has been on your side with high-quality insurance and financial services. Adding a mortgage component provides customers with long-overdue services in a challenging and growing society.

People today are busier than ever before, and want to make this often long and expensive process as simple as possible. With its motto of "speed, simplicity and savings," the company is dedicated to providing you with high-quality service in a fraction of the time of other lenders.

The new Nationwide Advantage program lets you access the Web site or call 1-888-244-8055 and complete the whole mortgage application process in as little as 10 minutes. To learn more or to apply for a loan, go to [www.NationwideAdvantage.com](http://www.NationwideAdvantage.com).