

**Subject:** The Truth About Mortgage Rates You See on Billboards  
**Date:** Thursday, February 13, 2025 at 5:37:05 PM Mountain Standard Time  
**From:** Charlie Content  
**To:** Melissa Gates



Hey Markie!

Have you seen those billboard mortgage rates that seem too good to be true? That's because they often are. Many of those advertised rates are based on picture-perfect scenarios—flawless credit, large down payments, and very specific loan types.

The reality? Your actual rate depends on multiple factors unique to your financial situation. The best way to find out where you stand is to get pre-qualified.

Want to know why those billboard rates rarely apply to most borrowers? [Read our latest blog to get the facts.](#)

For a more personalized consultation tailored to your unique situation, contact me today!

Thanks,  
Charlie



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