



# Bataris online lending

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Founded in 1976, Bankrate has a long track record of helping people make smart financial choices. We've maintained this reputation for over four decades by demystifying the financial decision-making process and giving people confidence in which actions to take next.

Bankrate follows a strict editorial policy, so you can trust that we're putting your interests first. All of our content is authored by highly qualified professionals and edited by subject matter experts, who ensure everything we publish is objective, accurate and trustworthy.

Our mortgage reporters and editors focus on the points consumers care about most -- the latest rates, the best lenders, navigating the homebuying process, refinancing your mortgage and more -- so you can feel confident when you make decisions as a homebuyer and a homeowner.

Bankrate follows a strict editorial policy, so you can trust that we're putting your interests first. Our award-winning editors and reporters create honest and accurate content to help you make the right financial decisions.

We value your trust. Our mission is to provide readers with accurate and unbiased information, and we have editorial standards in place to ensure that happens. Our editors and reporters thoroughly fact-check editorial content to ensure the information you're reading is accurate. We maintain a firewall between our advertisers and our editorial team. Our editorial team does not receive direct compensation from our advertisers.

Bankrate's editorial team writes on behalf of YOU - the reader. Our goal is to give you the best advice to help you make smart personal finance decisions. We follow strict guidelines to ensure that our editorial content is not influenced by advertisers. Our editorial team receives no direct compensation from advertisers, and our content is thoroughly fact-checked to ensure accuracy. So, whether you're reading an article or a review, you can trust that you're getting credible and dependable information.

You have money questions. Bankrate has answers. Our experts have been helping you master your money for over four decades. We continually strive to provide consumers with the expert advice and tools needed to succeed throughout life's financial journey.

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When you work with an online mortgage lender, the entire application process happens without any



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face-to-face interaction. Online mortgage lenders don't have branch locations; instead, they operate exclusively online. To assemble our list of the best online lenders, we've reviewed over 80 lenders for affordability, availability and borrower experience. Here are our top picks for 2024.

First Mortgage Direct is a national lender with competitive rates and a variety of loan offerings -- and, unlike other lenders, it doesn't charge an origination fee.

SoFi could be a great option for an online mortgage lender, especially if you're already a member, which can net you a special discount. The lender also boasts a quick process, issuing prequalifications in just minutes.

Mr. Cooper offers a slick online experience with rates that consistently fall below Bankrate averages. Plus, it offers a wide range of mortgage products with availability throughout the U.S., Puerto Rico and the U.S. Virgin Islands.

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