



You

what were average mortgage rates around this time last year?



ChatGPT

Around June 2023, average mortgage rates in the United States were hovering around 3.5% to 4% for a 30-year fixed-rate mortgage. Rates can vary slightly depending on the lender, credit score, and other factors, but this range gives a good approximation for that time period.



You

What's the average rate now?



ChatGPT

As of June 2024, average mortgage rates in the United States have been fluctuating, but generally, rates for a 30-year fixed-rate mortgage have been around 4% to 4.5%. Rates can vary based on economic conditions, lender policies, and individual borrower factors such as credit score and loan amount. It's always a good idea to check with specific lenders for the most current rates.



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Dennis Green



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Fix Your Credit with AI: A Step-by-Step Guide Using ChatGPT Dennis Green, 2025-05-03 Take control of your credit and your future with help from AI Whether you re facing collections battling errors on your credit report or starting from scratch after financial hardship this guide gives you everything you need to repair and rebuild your credit step by step In Fix Your Credit with AI you ll learn how to Pull and analyze your credit reports Dispute inaccuracies using smart ChatGPT prompts Negotiate directly with creditors without fear Build new positive credit accounts Monitor your credit and protect against fraud Use AI to create letters reminders timelines and even negotiation scripts You don t need to be a finance expert or tech whiz With clear instructions and practical tools this book turns ChatGPT into your credit assistant Rebuild your credit Reclaim your confidence Start now

Hunt Smart Barrett Williams, ChatGPT, 2024-10-16 Unlock the secrets to finding your dream home with Hunt Smart the ultimate guide for aspiring homeowners and savvy real estate enthusiasts This comprehensive eBook offers a step by step roadmap to navigate the often daunting world of home buying turning what could be an overwhelming process into a thrilling journey Start by defining your dream home and aligning your purchases with long term goals in Chapter 1 Understand the art of budget setting ensuring your dreams don t just remain dreams but become stunning reality Delve into the intricacies of selecting the perfect location in Chapter 2 as you learn to choose the right neighborhood and stay ahead of market trends Financing doesn t have to be a mystery Chapter 3 breaks down mortgage options credit building and the essentials of down payments and closing costs Prepare for a successful home search with Chapter 4 s expert advice on pre approval processes building your home buying team and understanding the pivotal role of a real estate agent Chapter 5 empowers you with smart search strategies from leveraging online tools to evaluating open houses effectively Understand property valuation remodeling costs and resale potentials in Chapter 6 ensuring you re making informed decisions every step of the way Craft competitive offers and navigate bidding wars like a pro with Chapter 7 Conduct thorough home inspections and use reports to negotiate repairs as detailed in Chapter 8 Learn everything you need to know about closing the deal in Chapter 9 from title insurance to the final walkthrough With Chapters 10 through 16 Hunt Smart guides you through post purchase life from settling into your new home and managing maintenance to exploring real estate investments and understanding future market trends Troubleshoot common challenges with confidence and gain insights from real world success stories Embrace the thrill of home buying with Hunt Smart your essential companion to making informed strategic and inspired home purchase decisions

The Fix-and-Hold Blueprint Barrett Williams, ChatGPT, 2025-09-24 Unlock the secrets to long term financial success with The Fix and Hold Blueprint a comprehensive guide designed for savvy investors Delve into the fascinating world of buy and hold real estate and discover the strategies that can transform your investment journey from average to extraordinary Begin your exploration with a solid foundation in the fundamentals of real estate market dynamics and learn how to identify groundbreaking opportunities within

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The Big Ideas Book: 7 Powerful Marketing Strategies for the Modern World Scott Bywater, John North, Alan Carniol, Peter Butler, Melanie MacDonald, Keith Banfield, Ari Galper, 2024-06-15 From Apple s iPhone to Uber s ride sharing service to ChatGPT over recent decades we ve seen big ideas turn the world on its head Yet what about those big everyday ideas that can give your business an edge Those little hinges that swing big doors each of which can be worth thousands to business owners You ll find 7 of these ideas inside The Big Ideas Book which is based on the three legs of a stool every business needs to thrive lead generation systematisation automation and sales Each chapter is a masterclass in its own right from seasoned experts who are masters of their specialised fields Chapter 1 Scott Bywater reveals how to book your calendar solid with speed emails written by AI and actually turn those emails into booked appointments with highly qualified prospects Chapter 2 John North illustrates why thinking like a media company is the 21st century blueprint for building trust and enhancing visibility Chapter 3 Alan Carniol teaches you to apply Pareto s 80 20 principle to attract and retain top tier customers while avoiding time wasters Chapter 4 Peter Butler shares his strategies for working on the business not in it emphasizing the power of effective systems for scalability Chapter 5 Melanie MacDonald dives into how cutting edge AI and technology can streamline operations without overwhelming your mental bandwidth Chapter 6 Keith Banfield debunks the myth of the born salesperson and introduces the M A N roadmap for focusing on high conversion prospects Chapter 7 Ari Galper the world s leading authority on trust based selling challenges aggressive sales tactics that prioritise closing deals over building genuine relationships Why should this book be your next read Because within these pages one idea one strategy and even one shifted

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