Louie Wickett Is Raising Awareness About Home Mortgage And Refinancing Programs From The VA

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Louie Wickett, a mortgage services provider from Des Moines, Iowa, is illuminating the several options that the VA (US Department of Veterans Affairs) has instated for giving veterans, service members, and their surviving spouses the means to buy a new home or to refinance their existing property.

Louie talks about his motivation behind promoting the VA?s programs by saying, ?I?m a proud American and a staunch supporter of the men and women who serve this great nation. My heart goes out to every person, who lost their lives on the battlefield defending this nation, those that returned from the warzone with debilitating physical disabilities or mental trauma, and their family members that sacrificed one of their own for the greater good. It is a shame then that many who return, do not have an adequate support system to help them build a fruitful and productive life after giving the best years of their lives to the country. If things go awry for them, they can end up on the streets without a shred of hope for the future. It kills me every time to see homeless veterans who might have been saved if someone was there with them at the beginning, guiding them on the right moves to make to secure their long-term financial wellbeing. Thus, I am dedicating my time and resources to make sure our veterans get the help they need to build a life of dignity that will last until their final breath. Since my expertise is in mortgages, my way of helping our country?s brave servicemen and women is to point them in the right direction when it comes to buying property or refinancing their existing assets. If you have served the United States of America and need assistance in these matters, it will be my honor to serve you. You can read more about the services I provide by visiting the recent news article that featured my business.?

Veterans, service members on active duty, National Guard members, and Reserve members need to meet different requirements to qualify for VA direct or VA-backed mortgages. The criteria are based on the time frame during which they served and whether they met the minimum active-duty service requirement, which also varies. The full information is available on the VA?s website. Those who are eligible can directly request a Certificate of Eligibility (COE) on the VA?s website. This is crucial as the COE is a must to enable Louie Wickett to help his veteran clients. Moreover, to avail of a VA-backed home mortgage, the applicant must also meet their mortgage provider?s credit and income requirements to receive financing. The surviving spouse of a veteran or the spouse of a veteran who is missing in action or being held as a prisoner of war may also be eligible for a COE.

There are several types of VA-backed mortgages that serve different property ownership and refinancing needs. A purchase mortgage helps an applicant buy a home. Those who are eligible for them can get better terms than those offered by private mortgage providers. If the purchased home happens to go into foreclosure, with a VA-backed mortgage, the government will stand behind a portion of the total mortgage which allows the mortgage provider to recover some or all their losses. Native American veterans or veterans married to Native Americans can be eligible for a Native American Direct Mortgage to buy, build, or improve a home on federal trust land. An Interest Rate Reduction Refinance Mortgage can help those who have an existing VA-backed mortgage reduce their monthly payments or make them more stable. Finally, those who are applicable for a Cash-out Refinance Mortgage can take cash out of their home equity to pay off debt, pay for school, or take care of other needs.

Louie Wickett can be contacted at the phone number (515) 238-9949 or the email address lwickett@gohomeside.com. Des Moines and Quad Cities area service members who want to find out more about him can visit this news article for further information.

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For more information about Louie Wickett - Mortgage Lender, contact the company here:Louie Wickett - Mortgage LenderLouie Wickett(515) 238-9949lwickett@gohomeside.com2370 Northwest 128th StreetUrbandale, IA 50323

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Louie Wickett takes great pride in educating his customers on the home buying or home refinancing process. His favorite part about the job is building strong relationships with his customers to make them feel like family from start to finish.

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