USA MORTGAGE

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Mike Duncan

A Better Way To Buy A Home™

USA Mortgage Explains Why Home Loans In Springfield MO Should Be Local Loans

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USA Mortgage, a company based on O'Fallen, MO, which is known for its personal, professional and accountable services, has stressed why home loans should be local loans. When it comes to helping people find home loans in Springfield MO, the company always focuses specifically on local loans.

"People walk into a local bank and the bank is basically brokering your loan. Even though you think you are getting a local loan, they are selling your loan on the private market," says Mike Duncan, Loan Officer. He adds, "Local loans are almost always in the benefit of the borrower. My goal is to make sure that people can find home loans that they can afford, rather than having to be crippled by high payments. I believe this is only possible through local loans."

Local loans offer a number of clear benefits. The biggest advantage is that they tend to come with much better rates, which means people won't find it too difficult to repay the loan. Additionally, local Springfield Missouri home loans are a lot more accountable. If someone does have an issue with their product, they will be able to speak to someone who actually knows the loan itself and its features. Finally, local loans come with better customer service, which is a vital element for USA Mortgages, which believes customer service is essential.

"Bank loans generally offer worse rates because they don't have the liquid assets to cover your home loan," adds Mike Duncan. "So, they send your application to a large banking corporation like Fannie Mae and Freddy Mac."

A lot of people think that the only thing they should look for is that a lender has FDIC backing. In reality, however, this is not an incentive for banks to be properly educated on the best solutions. While it does show they do not engage in unfair practices, it does not mean they will go out of their way to find the best possible product for their customers.

When it comes to home loans Springfield MO still has a number of local options available. While this has become harder to find since the global financial crash, it hasn't completely disappeared. USA Mortgages wants to help people find that local home loan that will be most suitable for their personal needs.
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Whether it?s your first home buying experience, or you?re a seasoned pro, Mike Duncan of USA Mortgage brings extensive knowledge of home loan products and programs to help customers get the most home for their money at the best possible rate.

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