

Quad Cities Mortgage Provider Is Helping Clients Lock In FHA Mortgages For New Homes

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John Cornish, a mortgage services provider from the Quad Cities area in Iowa, is helping first time home buyers, veterans who want the best mortgage rate for their circumstances, and current homeowners looking to refinance their home for cash or better rates understand the intricacies of the FHA mortgage options to maximize their property investment.

The current property market is being affected by the resurgence in the economy following the pandemic and the inflation triggered by factors such as a fragile global supply chain and the war in Eastern Europe. The 30-year fixed mortgage rate is reaching heights that it hasn?t scaled in over a decade since the real estate market went bust during the last major financial crisis.

The government recognizes the severity of the situation. Thankfully, to ease the problem, it is promoting the utilization of FHA-backed (Federal Housing Administration) mortgages to give those who are struggling to buy property, a leg up in achieving their dream of homeownership. Several FHA programs can meet the needs of

different homeowners who may be looking to buy a new house, refinance their existing home, or upgrade it to match current environmental standards.

For example, the Home Equity Conversion Mortgage is a reverse mortgage program that helps seniors above the age of 62 get cash for their homes while holding on to its title. For homeowners who want to upgrade their homes to be more environment-friendly and energy-efficient, the FHA offers the Energy Efficient Mortgage which pays for things like insulating materials, solar energy systems, wind energy systems, and more. A 203(k) is designed to pay for home repairs and renovations. A Section 245(a) is a mortgage that asks for lower payments at the start that increase over time as the recipient becomes more financially capable.

To navigate the several FHA schemes, mortgage seekers can turn to experienced real estate brokers to guide them. For readers in the Quad Cities, Iowa, region John Cornish, whose services are listed in this news article, is one of the most respected and reliable names in the industry. John Cornish (NMLS #: 631532) represents the Key Mortgage Group, an independent, family-owned, full-service financial products provider. With a career in the real estate services industry spanning over 2 decades, his services have garnered over 250 5-star reviews on Google and almost 130 Facebook recommendations.

When asked about his goals and the services he provides, John Cornish says, ?My goal is to help those that qualify for these mortgages get the most out of their financial commitment. The government is helping low to moderate-income families buy homes by breaking down the barriers that would have prevented them from owning property. The government?s schemes are primarily beneficial to those with low credit scores or those that can?t afford the significant down payments. FHA-backed mortgages, apart from being used to purchase homes, can also be used for things such as home renovations, repairs, and refinancing. You are bound to find some scheme that neatly meets your family?s needs. All you need is someone like me to point you in the right direction and give you the advice that can help you make the best decision for your future. Over my decades-long career, I have helped over 2300 families purchase a home or refinance it. I?m uniquely equipped to help those struggling with property expenses get the best deal that government-backed schemes are currently offering. If you are in the market for a property or are looking to refinance, give me a call and I can help you determine whether you qualify for any of the FHA-backed mortgages. It will reduce a significant amount of stress and will help you get one step closer to your dream home.?

Iowa real estate services provider John Cornish can be contacted at (563) 214-1539 or cornishapps@gohomeside.com. Readers can also check out the most recent news article that provides information on his role in providing FHA-backed mortgages.

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For more information about John Cornish - Mortgage Lender, contact the company here:John Cornish -

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John Cornish - Mortgage Lender

John Cornish - Mortgage Lender values the home ownership goals of every client. He helps them find the financing options that are best for them. He has experience working with wide range of borrowers from first-time buyers to high net worth individuals.

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