Mortgage Company Officer Offers Tips to Home Buyers in Northbrook and Neighboring Areas Including Chicago

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David Hochberg - Mortgage Lender, based in Northbrook, IL, has offered some tips to home buyers in Northbrook and neighboring areas, including Chicago. He believes that these tips can really help especially for first-time home buyers. David Hochberg is currently the VP of Lending at Homeside Financial, which is a nationwide financial services company that offers home funding, refinancing, and purchasing services. He is also a a radio talk show host at WGN Radio where he discusses various aspects of home building and financing. He is committed to educating would-be home buyers and homeowners in Northbrook and surrounding areas, about financing matters, particularly with regards to home ownership.

David Hochberg says, ?We are offering five tips for first-time home buyers. First, decide how much you can safely spend on a house before shopping. Second, check and strengthen your credit. Third, explore mortgage options and compare rates and fees. Fourth, research first-time homebuyer assistance programs. And fifth, we?ll help your find a real estate agent.?

The first tip can save the would-be home buyer a lot of time and will minimize the risk of having financial issues, primarily in making the monthly payments, in the future. By knowing the maximum monthly payment the home buyer will be comfortable with, it is possible to eliminate all of the possible choices that go beyond that amount. And the second tip is also important to minimize delay in the approval of the home financing application.

David Hochberg and his team can help with the third tip. They are ready to provide assistance to first time home buyers in exploring the various choices that are available and compare the rates and fees. And for first time homebuyers, Team Hochberg can discuss the various options that are available for them, including the government backed home financing arrangements offered through the Department of Veterans Affairs (VA) and the Federal Housing Administration (FHA). More about David Hochberg can be gleaned from his Twitter page.

The FHA home program is frequently used by first time homebuyers because it is especially geared towards helping low- to moderate-income individuals. What the US federal government does is to provide insurance for the FHA home funding arrangements while the funds are provided by banks and other financial institutions that have been approved by the FHA. The key advantage of taking part in the FHA program is the much lower down payment compared to the down payment required by conventional home financing providers. In addition, people with relatively low credit scores may still be accepted into the FHA program.

The VA home program is supported by the US Dept. of VA and therefore, it is geared towards providing homes to military veterans, surviving spouses, and even active service members. The VA offers home financing guaranty and this allows the purchase of a home with no down payment required. In addition, no home financing insurance will be needed and the interest rates will be lower compared to conventional interest rates.

Homeside Financial is one of the leading 100 home funding companies in the US and is the recipient of various awards, including being a member of Inc. 5000, the best place to work, and more. Meanwhile, Team Hochberg has over 350 reviews on Google with an overall rating of 4.8 out of 5 stars. In one of their recent reviews, Erica A. gave them a five star rating and said, ?I have been listening to David?s show on WGN 720 for years and have had the chance to work with his team, and I can confidently say they are the best! I have truly never dealt with someone so smart and knowledgeable about the market and refinancing along with providing excellent resources regarding contractors for any area of home repair. He doesn?t sugarcoat anything and guarantees you are getting the best deal for your situation. He helped me refinance my home and is helping my sister secure her mortgage. I will be recommending Team Hochberg to all my friends and family! Thank you!?

Those who would like to know more about home financing, refinancing and the other services provided by David Hochberg - Mortgage Lender can check out his website or contact him through the phone or via email. Those interested can also read the latest news article David Hochberg and his team.

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David Hochberg - Mortgage Lender

Team Hochberg, powered by Homeside Financial, has been originating loans since 2000 and is licensed to provide mortgage lending services across the nation. They streamline the mortgage process to efficiently handle and close your loan in a matter of days.

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