Every FHA Home Buyer Advised To Turn To David Hochberg

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Northbrook, Illinois based David Hochberg - Mortgage Lender is offering his comprehensive expertise and resources to those who wish to make use of mortgages backed by the FHA. In particular, the broker is encouraging first time home buyers to get in touch for more personalized assistance in this regard.

Since he first entered the industry, Hochberg has paid close attention to the needs of his community. In addition to helping people finance their next (or first) home purchase, he has tried to ensure that his clients always benefit from the best rates and terms. As the years went on, he says, more people started approaching him for help taking advantage of the most favorable rates on the market since they felt their financial means (and therefore their budgets) may not suffice. This problem, as most would expect, has only proliferated in recent times.

?If you look up recent reports or glance through a news article,? Hochberg observes, ?you will see people struggling to make ends meet. Many are seeking out a second or even third job if they want to buy a house in

the future, and some have given this dream up altogether. We believe that everyone deserves the chance to own a home without compromising their financial stability. If you have a strong desire to have a place to call your own and be proud of, we invite you to contact us as soon as possible. We can take a look at your situation and develop a suitable solution.?

According to Hochberg, this is one area where the FHA, or Federal Housing Administration, can help. A mortgage backed by the FHA is likely to have more flexible terms and require lower minimum credit scores or down payments than conventional alternatives. As such, a borrower who previously discovered that they do not qualify for a private mortgage may still be able to become a homeowner. Certain guidelines still have to be met for them to qualify for this range of financing options, but Hochberg points out that the bar for entry here is expressly designed to be more forgiving. In fact, FHA-approved lenders have proven extremely popular with first time home buyers since more people are eligible under the FHA?s guidelines.

The guidelines a borrower has to meet includes having verifiable employment history for at least the last two years, having verifiable income (through pay stubs, federal tax returns and bank statements) and so on. Furthermore, the mortgage can only be used to finance a primary residence. Those interested are encouraged to speak to Hochberg?s team for a full breakdown of the guidelines as well as assistance qualifying if there are any other issues.

Those interested in taking this path should note, however, that the FHA?s guidelines are not the only hurdle they should be aware of. FHA borrowers still have to work with FHA-approved lenders, which in turn can set their own terms, including rates, associated costs and more. Approved lenders only have to meet the FHA?s minimum standards, so the quality of service can still fluctuate greatly between lenders.

Hochberg explains that the list of approved lenders includes everything from the biggest banks in the country to independent mortgage firms, and this can make it difficult to discern which would best serve a client?s purpose. The answer, he says, is simple: a client only has to ask his team for help to be sure they receive access to the best available options.

As a testimonial from Robert says, ?Thanks to Team Hochberg for their efforts on our recent mortgage. Lin's responsiveness working around our busy schedules was priceless. Lin was always accessible, and I appreciated the time he always took to explain everything. He made the mortgage process easy, and it?s the reason we are repeat customers. I will recommend Team Hochberg to all of my family and friends. Thanks, again!?

Anyone who wishes to learn more may contact David Hochberg or one of his firm?s representatives via

phone or email. Hochberg is also active on Twitter.

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For more information about David Hochberg - Mortgage Lender, contact the company here:David Hochberg - Mortgage LenderDavid Hochberg(855) 563-2843dhochberg@gohomeside.com3100 Dundee Rd Suite 906Northbrook, Illinois 60062

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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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