

John Cornish Guides Clients in Applying for VA Residential Home Programs

February 14, 2023

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John Cornish - Mortgage Lender, based in Davenport, IA, is helping clients in understanding and applying for VA residential home programs that offer a home financing option for veterans, service members, and surviving spouses. The US Department of Veterans Affairs provides the guarantee for the amount that is borrowed though the VA residential home program, which enables the banks and other financing institutions offer better terms and lower interest rates to their clients. The VA provides a home financing guarantee and other housing-related programs to assist people in purchasing, keeping, repairing, building, or adapting a home for personal occupancy. While the funding is provided by private funding companies, it is the VA that guarantees a percentage of the amount borrowed, thus enabling better terms. John Cornish provides guidance to his clients on how to apply for VA residential programs in a hassle-free manner.

The US Department of Veterans Affairs doesn?t only offer programs for helping veterans, service members, and surviving spouses buy a new home. They also offer a number of refinance options. There are two options and the VA Interest Rate Reduction Refinance Loan (IRRRL) is the one most preferred by veteran homeowners. These are also called VA Streamlines because they are simple, low-cost refinancing alternatives that in some cases might not even need income verification, credit underwriting, or an appraisal.

However, the VA IRRRL is only for veterans with a VA home financing arrangement. Also, the new interest rate should be lower than the old rate and there is limit to the time it would take to recoup the fees and costs. All of these are designed to help veterans enjoy the full financial benefit.

The other refinancing option for veterans is the VA Cash-Out, which enables qualified homeowners to refinance their home financing contract and take out some cash from their home?s equity. These are available to veterans without any outstanding VA financing deals.

The high quality of the services provided by John Cornish in helping his clients get the home financing that they need is evidenced by the highly positive reviews that he has been receiving. In fact, he has an overall rating of 5.0 out of 5 stars on Google after receiving almost 300 reviews. In a recent review, Bobby W. gave John Cornish five stars and said, ?Living thousands of miles from our current home to another house we wanted to buy in another state, we were completely dependent on phone, text, and internet resources. Within a few days after we committed to buy the out of state home, we received dozens of emails and texts almost every day. Whenever we didn't understand communications, we contacted John and his team to clarify issues for us. We never missed a deadline as far as we know and no one felt frustrated or angry over our communication limitations. Looking back, the entire operation ran smoothly with few frustrations. We would certainly contact John and his team if we ever needed similar assistance again in the same part of the U.S.?

John Cornish - Mortgage Lender has had a significant amount of experience in helping more than 2,300 families in getting the funding they are looking for when buying a new home during the past 10 years. At present, he is a renowned real estate financing specialist in the Quad Cities. He has over 18 years of home financing experience, which allows him to provide the best possible service to home buyers, realtor partners, and also for the community. He always takes the time elucidate on the key aspects of the home financing options for each particular client. He will perform an in-depth analysis of his client?s goals in purchasing a home. And for those who already own a home, he can examine the different refinance alternatives.

Those who would like to know more about the services offered by John Cornish - Mortgage Lender can check out their website or contact them through the telephone or via email. Those interested in knowing more about John Cornish and his services can check out the latest news article about him.

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For more information about John Cornish - Mortgage Lender, contact the company here:John Cornish - Mortgage LenderJohn Cornish(563) 214-1539jcornish@gohomeside.com5189 Utica Ridge RdDavenport, IA 52807

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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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