David Hochberg from Team Hochberg Shares the Benefits of a VA Mortgage for Qualifying Veterans

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David Hochberg, a highly rated mortgage provider based in Northbrook, Illinois, is helping veterans secure a future for themselves and their families.

The US Department of Veterans Affairs has formed partnerships with private mortgage providers across the nation to ensure that those who have given the best years of their lives to serving the nation are not left without options when it comes to rebuilding a life upon return. Consequently, VA mortgages offer several advantages that make it easier for veterans to get started with home ownership.

David talks about the benefits offered by a VA mortgage by saying, ?The biggest reason for opting for a VA mortgage, if you qualify, is the waived off downpayment. Now, some providers may require it but the VA itself has no such stipulation. Veterans also enjoy comparatively lower interest rates, limited closing costs, and are not required to pay Private Mortgage Insurance (PMI).?

VA mortgages can be of several types including financing for buying a home, cash-out refinances that are usually used for home improvement or debt consolidation, interest rate reduction refinancing for securing lower interest rates, and Native American Direct Loan (NADL) program mortgages for properties built on federal trust land.

?To qualify,? David says, ?you first need to obtain your certificate of eligibility from the VA. This will vary based on your length of service or service commitment, duty status, and character of service. Next, though the terms of a VA mortgage are much more favorable than most retail options, you still must meet the credit score requirements that will vary from provider to provider. You can expect a downpayment of less than 5% and fees anywhere from 1.4% to 3.6% of the principal amount. For more guidance, you can always contact me and my team to help find and secure the best terms for you and your family.?

David Hochberg has been originating mortgages at Team Hochberg since 2000. Over the years, David and his team have helped everyone from veterans applying for VA mortgages to first-time homebuyers trying to secure an FHA mortgage. Team Hochberg streamlines the mortgage process with dedicated in-house support staff, underwriters, and closing department and can efficiently process mortgages for its clients within a matter of days. More details can be found in this recently published news article.

Under David?s guidance, Team Hochberg has earned the love and respect of Illinois residents for its helpful and responsive customer service, knowledgeable staff, and quick turnaround times. To find out what the Northbrook mortgage provider?s clients are saying, readers are urged to visit its Google Business Profile, where it has an exemplary overall rating of 4.8 out of 5.0 from over 400 reviews.

A recent review from a former member of the armed forces says, ?From the initial call to closing and beyond, I couldn't be more pleased with the attentive, caring, understanding service I received from Team H. I was especially pleased to see the extra measure of care afforded as an Army veteran who didn't know about certain advantages until pointed out by them. I couldn't recommend them with a higher degree of confidence and gratitude. Well done, Team H, and as we say, "Hooah!"

Another reviewer shares how Team Hochberg helped them understand the requirements for a VA mortgage and meet those qualifications by saying, ?She (Sara) encouraged me by letting me know how close I was. She connected me to a credit counselor who helped me tremendously. A year later, with my scores improved, she told me exactly what I needed to do to get a VA mortgage... She was with me every step of the way. Her encouragement was tremendous. Even when I felt overwhelmed, she was there? I was pleased as punch when I closed, and Sara was just as celebratory. She and the Team Hochberg team made what could have been an intimidating process, smooth as silk.?

Readers can contact Team Hochberg at (855) 563-2843 to get started with its residential mortgage services aimed specifically at securing homes for veterans.

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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

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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