



Quad Cities Based Mortgage Provider John Cornish Is Helping First Time Home Buyers Secure Mortgages With Enticing Terms

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Quad Cities area mortgage provider John Cornish is helping first-time home buyers secure the mortgage they need to move into their dream homes.

"Buying a home for the first time can be very intimidating," says John Cornish. "There are just so many intricacies to the process that it should come as no surprise if first-time home buyers hesitate to pull the trigger. From finding the right property to securing financing and making an offer, you need someone on your side who guides you through the journey, making sure that you are doing it right every step of the way. When you choose to partner with me and my team, you get to benefit from our joint experience that spans several decades helping buyers achieve their goal of homeownership."

One of the biggest challenges to homeownership, especially for first-time buyers, is saving up for a downpayment that can be as high as 20%. However, with the right guidance, first-time home buyers can

check their eligibility for certain tax breaks and federally backed programs to cover those expenses. These include low downpayment and no downpayment mortgages, mortgages with reduced interest rates and approval criteria, and even certain programs available exclusively for veterans through the VA.

“For example,” says John, “the Federal Housing Finance Agency offers discounts on interest rates to first-time home buyers to make homeownership more affordable. If you meet the criteria that qualify you as a first-time home buyer, you can get discounts of up to 1.75 percentage points on a conventional 30-year fixed-rate mortgage. You can also be eligible for a Federal Housing Administration (FHA) backed mortgage that offers a 3.5% downpayment for residential properties. You do need to have a FICO credit score of at least 580 but you can also get an exception even if your credit score is as low as 500.”

Readers planning on buying their first home can get more such relevant information by contacting John Cornish at Key Mortgage Group which is partnered with and powered by Homeside Financial. John boasts over 20 years of experience providing mortgages to Quad Cities area homeowners. To date, he has assisted over 2,500 families in getting the financing they need to purchase a home or refinance their existing property to help them achieve financial freedom. John also regularly uploads helpful videos on his YouTube channel and posts the latest updates in the Quad Cities real estate industry on his Facebook page.

Hundreds of Quad Cities area homeowners have thanked John Cornish for helping them turn their dreams of homeownership into reality. The team’s Google Business Profile even boasts a perfect 5.0 out of 5.0 overall rating from over 325 reviews with clients praising John for his attentiveness to their unique circumstances and ability to handily guide them from start to finish with responsive customer service.

A recent review says, “John and his team made the long process of buying a home as easy as it could be. They made themselves available at every point of the process and even followed up making sure all my questions were answered. The online videos explaining the process and what steps were to come put me at ease several times. Thank you to John, Tayler, Olivia, and Ryan for all of your time and expertise. I would highly recommend this team to everyone.”

Another homeowner writes, “As first-time home buyers, we had a ton of questions and had no idea how this process was going to be. We were lucky to find John! He and his team were very attentive and knowledgeable, and every time we reached out, they knew just how to answer our questions and how to provide us with the best support, which happened hundreds of times! Our experience was very positive, and I loved that they worked with us to help us reach our goals.”

Readers can contact John Cornish and his team at Key Mortgage Group at (563) 214-1539 to inquire about

their services and get started with the home-buying process. More information can also be found in this news article.

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For more information about John Cornish - Mortgage Lender, contact the company here: John Cornish - Mortgage Lender John Cornish (563) 214-1539 jcornish@gohomeside.com 5189 Utica Ridge Rd Davenport, IA 52807

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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