



Quad Cities Mortgage Specialist John Cornish Is Revealing The VA Residential Home Programs Available To Veterans

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Quad Cities mortgage specialist, John Cornish, is helping local veterans understand the options available to them when it comes to securing a mortgage.

?There are over 16 million veterans in the United States, a majority of them from the Vietnam War,? says John Cornish. ?As you can imagine, these brave souls are well into their 70s and 80s after giving the best years of their lives to defending the country and then living with the physical and mental scars that war gave them. I believe that everyone who went through that journey deserves the same respect that we reserve for this great nation of ours. So, through my over two decades long experience in real estate in the Quad Cities area, I?m proud to help local veterans understand the types of mortgages they are eligible for from the VA.?

With the Department of Veterans Affairs programs, veterans, service members, and their surviving spouses can purchase homes with little to no down payment. Moreover, VA mortgages also don?t require private

mortgage insurance, have minimal closing costs, do not carry a prepayment penalty, and are generally offered at a competitive interest rate. The VA provides 100% financing on the value of the home which can be used for purchasing or building a new home, improving, or repairing an existing home, or refinancing a mortgage.

To be eligible, veterans have to secure the certificate of eligibility from the VA website which can be done by producing service-related documents. Once the eligibility is confirmed, mortgage seekers can approach private lenders such as banks or mortgage companies. The VA offers several types of mortgages including home purchase, cash-out refinance, interest rate reduction refinance, and Native American Direct. It also offers adapted housing grants that let veterans with disabilities purchase, build, or modify a home for their disability.

?These are just the broad details of how veterans and their families can get started with their dream of homeownership,? John says. ?For more information and personalized help, I urge you to call my office and talk to me and the rest of my team. All of us are laser-focused on helping our clients go through a seamless mortgage process from application to closing and beyond. If you have any questions, we are always available to answer them with clear, consistent, and effective communication. Call us today to experience our commitment and let us pay you back some of the debt that this country owes you. For more information, check out this news article.?

John Cornish has received overwhelming praise from homebuyers in the Quad Cities area for making their dream of homeownership come true. His Google Business Profile has a flawless overall rating of 5 stars from over 350 reviews, a testament to the service that he and his team provide. Clients especially thank Key Mortgage Group for simplifying the mortgage process, being responsive in providing updates and answering questions, and closing deals on time with no hassle.

A veteran whom John and his team helped secure a mortgage writes in their review, ?This is our second mortgage with John and his team at Key Mortgage Group. They provide fantastic service and make what could be a stressful process easy and painless. John takes the time to walk you through the process and the numbers, giving you complete confidence. They go the extra mile to take care of veterans and are experts at navigating the VA processes. I would recommend John and Key Mortgage group to those I care about.?

A first-time homebuyer writes, ?This was my first experience buying a house and I was very apprehensive. I was referred to John Cornish and his team by a friend, and I am so glad I chose them. They broke down the buying process into manageable steps, and there was always someone available to answer my questions. They worked with me to ensure everything was within my budget, and I found an amazing first home! I would recommend them to anyone!?

Readers can contact John Cornish and Key Mortgage Group at (563) 214-1539 or cornishapps@homeside.com or follow his Instagram for news and updates.

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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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