



BUY AND SELL WITH BENJI NEWSLETTER



October 2024/ Vol. 002

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Homes
and Gardens.**
REAL ESTATE



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New Look! New Partnership!

We are thrilled to announce that Expect Realty is now part of Better Homes and Gardens Real Estate! This partnership brings over 100 years of real estate and lifestyle expertise to the Gulf Coast. We are excited to continue delivering the high-level service you've come to know, now backed by the world's #1 lifestyle real estate brand.

With this new partnership, we'll be rolling out cutting-edge marketing strategies and innovative tools to better serve our clients. At our launch event, the energy was incredible, and the possibilities feel limitless. Our new BHGRE family has been beyond supportive, and we are grateful for their guidance.

You can expect the same top-tier service, with even more resources to help you with your real estate needs. We can't wait to share what's coming next! Stay tuned as we continue to grow and enhance your experience with us. Exciting things are on the horizon!

COASTAL CUISINES ALONG THE GULF COAST

Great Outdoor Dining Areas

Patio 44 - Biloxi and Gulfport

Patio 44 Redfish on the HALF SHELL

Blackened redfish on the half shell, crawfish cream sauce, gouda grits

Bacchus on the Beach/Bayou

Seared Ahi Tuna / Famous Pork Chop

The Seared Ahi Tuna is a wonderful appetizer. I would then get the famous pork chop that is served with one of their amazing sides.

Flamingo Landing - Gulfport

Go-Go Shrimp Tacos

Fried shrimp tossed in go-go sauce, grilled pineapple, roasted corn, macadamia nuts, cabbage on flour tortillas with choice of side.

Fresh Fall Décor Trends To Elevate Your Home



As we transition into autumn, certain seasonal décor elements—like jewel tones, cozy textures, and warm, cinnamon-infused aromas—remain timeless. But finding new ways to refresh these staples each year can be a bit tricky.

Luckily, top interior designers have shared some exciting and simple updates for this year's fall décor trends that promise to make a big impact.



From spice-inspired hues to bold floral arrangements, these trends are set to be everywhere this season. Plus, you'll get expert tips on how to bring them to life in your home. Click [HERE](#) for article!

What is a USDA Loan? Is it RIGHT for YOU?

Jason Smith, from Live Oak Mortgage would like to discuss what an USDA loan is. A USDA loan is similar to an FHA and Va loan because it is backed by the US Federal Government. The biggest benefit is that you don't have to put any money down.

There are a few requirements to be able to obtain a USDA loan. The first, and most important requirement is that the home you're considering has to be in a USDA approved location. You can check to see if a specific address qualifies by going to the USDA website [here](#).

Another requirement is income. Your annual income needs to be 80% or less than the average income in your area. You can calculate that on the USDA website as well to see if you qualify.

Spotlight on USDA Loans: One of the most advantageous options available is the USDA loan. Here's why this program deserves your attention.

Zero Down Payment: One of the most appealing features of USDA loans is the ability to finance 100% of your home's purchase price. This means you can buy a home without a down payment, making homeownership accessible to more people.

Competitive Interest Rates: USDA loans typically offer lower interest rates compared to conventional loans. This can translate into significant savings over the life of your mortgage.

Flexible Credit Requirements: USDA loans are often more forgiving with credit scores, making it easier for borrowers with less-than-perfect credit to qualify.

Rural Development Focus: If you're looking to buy in a designated rural area, USDA loans are specifically designed to promote homeownership in these communities, providing both you and the area with benefits.

Mortgage Insurance Savings: USDA loans generally have lower mortgage insurance costs than other low-down payment loan options, further reducing your monthly payment.

Thank You!

Thank you for taking the time to read our latest newsletter. We hope you found the information valuable and insightful. Our goal is to keep you informed and empowered as you navigate the ever-changing real estate market. Whether you're considering buying, selling, or simply want to stay in the know, we're here to support you every step of the way.

Your real estate journey is unique, and we're committed to providing you with personalized service tailored to your needs. If you have any questions, need advice, or are ready to take the next step, don't hesitate to reach out. We're always just a call or email away and would love the opportunity to assist you.

WHAT TO DO IN OCTOBER

Oct. 3 - Rumble on the Gulf, Silver Slipper, BSL
Oct. 4 - Walleyween Haunted Trail - Gulfport
Oct. 4 - Lance Burton Magician - Beau Rivage Casino
Oct. 4 - First Friday! Long Beach and Biloxi
Oct. 5 - Colin Stough & Will Moseley - IP Casino
Oct. 5 - Annual Walk to End Alzheimers - Point Cadet Plaza
Oct. 5 - Biloxi's Grand Slam Jam - Keesler Federal Park
Oct. 5 - Feisin' the Coast: Irish Dance Comp. - Mary C.
Oct. 5 - Jamey Johnson - The Sound Amphitheater-Gautier
Oct. 6 - Annual Cruisin' the Coast - Along Coastal MS
Oct. 7 - Long Beach Cruisin' Parade
Oct. 9 - Britishmania Beatles Tribute - Beau Rivage
Oct. 10 - Food Truck Days - Gulfport Premium Outlets
Oct. 11 - Annual Boo Bash - Gulfport Sportsplex
Oct. 11 - Cary Hudson & Katrina Miller - The Shed BBQ
Oct. 12 - Brandon Bennett's Elvis My Way - IP Casino
Oct. 12 - Haunted Rooms America - Mary C. O'Keefe
Oct. 12 - Brantley Gilbert - The Sound Amphitheater
Oct. 12 - Sugarcane Jane - The Shed BBQ, Ocean Springs
Oct. 12 - Hospitality Days - Mississippi Aquarium
Oct. 18 - Tracy Lawrence - Hard Rock Live, Biloxi
Oct. 18 - Annual Inkin the Coast - Coast Coliseum
Oct. 19 - Gulf Coast Shrimp Tasting Fest. - Point Cadet Plaza
Oct. 19 - Stephan Percy of RATT - IP Casino
Oct. 19 - Boo in the Bay Parade - BSL
Oct. 19 - Annual Gautier Mullet/Music Fest - Gautier
Oct. 19 - Annual Coastal Cleanup - Various Locations
Oct. 19 - Murder Mystery Dinner - Patio 44 Gulfport
Oct. 24 - Annual OktoBEEfest - Chandeleur Brewing
Oct. 26 - Classical Music Dinner Series - Ohr-O'Keefe
Oct. 26 - Barenaked Ladies - Beau Rivage
Oct. 26 - Sea Wolves vs Baton Rouge - Coast Coliseum
Oct. 29 - Annual MGCCC Fall Festival - Harrison County Campus

Visit Coastal Mississippi's Events Calendar
for more Details



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LOOKING
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