

BUY AND SELL WITH BENJI NEWSLETTER

September 2024/ Vol. 001

**EXPECT
REALTY** 
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Welcome to the FIRST Edition!

Hi, I'm Benji McLain, your dedicated realtor on the Mississippi Gulf Coast! I'm excited to introduce you to the very first edition of our "Buy and Sell with Benji" newsletter. My goal is to keep you informed and engaged with the latest real estate insights, community spotlights, and upcoming events along the Gulf Coast. Whether you're buying, selling, or just staying in the know, this newsletter is designed to make your real estate journey smoother and more enjoyable. With years of experience and a passion for helping clients, I'm here to provide trusted advice, clear communication, and personalized service every step of the way. Stay tuned for helpful tips, exclusive features, and special offers—and don't hesitate to reach out if you need anything. I'm just a call, text, or email away!

Should you use a local lender?



Using a local lender for your mortgage can offer several advantages that can make the home-buying process smoother and more personalized. Local lenders have a deep understanding of the regional real estate market and are often more

familiar with local regulations, property values, and the specific needs of buyers in the area. This localized knowledge can lead to more accurate appraisals and quicker approvals. Additionally, local lenders typically offer more personalized service,

BUSINESS SPOTLIGHT ALONG THE GULF COAST

Coffee Culture-BSL/Diamondhead

Pumpkin Pie flavor is back. Get yours today!

The Rack House-Gulfport

Shrimp Louie Avocados

Crispy Panko fried avocados topped with Cajun boiled Royal Red shrimp tossed in a creamy creole dressing. Garnished with Sriracha lime crema and finished with Tajin classic seasoning

Fig and Olive-Ocean Springs

Sha Warma Wrap

House Marinated Chicken, pickles, house garlic sauce, pita



allowing for better communication and more flexible options tailored to your unique situation. Working with a lender who is invested in the community also means they are more likely to go the extra mile to ensure your satisfaction and success in purchasing your home.

What is an FHA Loan? Is it RIGHT for YOU?

Brett Phillips, from Gulf South Mortgage would like to discuss what an FHA loan is. FHA stands for Federal Housing Administration. FHA loans are from private lenders that are regulated and insured by the FHA. A lot of first-time homebuyers use this program, but FHA loans are not limited to first-time homebuyers. Features of this program include the following:

- Minimum 580 Credit Score
- No Income Limits
- No property location restrictions
- Lower down payme (3.5%) than conventional loans
- FHA loans can be used to purchase or refinance a home
- FHA loans require a 1.75% upfront mortgage insurance fee, which is included in the loan amount (not required to be paid out of pocket
- Will have monthly mortgage insurance (PMI) for the life of the loan. However, if a buyer makes a down payment of 10% or more, a buyer would only need to pay the monthly mortgage insurance for the first 11 years of the loan.
- More flexible than other loan programs with debt-to-income ratio requirements.
- Only eligible for owner-occupied properties (no second homes or investment
- properties).
- Gift funds are acceptable for help with down payment and closing costs.
- Allows seller to contribute up to 6% of sales price towards closing costs and prepaid items.

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 SEPTEMBER

Sept. 1 - Biloxi Shuckers vs. Montgomery Biscuits
 Sept. 6 - Sam Hunt at The Sound Amphitheater
 Sept. 6 - First Friday! Long Beach, Biloxi
 Sept. 7 - Patti LaBelle - Beau Rivage
 Sept. 10 - Shuckers vs. MS Braves
 Sept. 13 - Grilling at the Pass
 Sept. 14 - Annual Biloxi Seafood Festival
 Sept. 14 - Shuckers vs. MS Braves
 Sept. 14 - Annual Paws Under the Oaks - Gulfport
 Sept. 14 - Bud and Burgers Cooking Competition
 Sept. 14 - Second Saturday Artwalk - Bay St. Louis
 Sept. 15 - Shuckers vs. MS Braves
 Sept. 16 - Five Finger Death Punch - Coliseum
 Sept. 19 - Annual MS Songwriters Festival - OS
 Sept. 20 - Jay Dupuis: Ultimate Elvis - Hard Rock
 Sept. 20 - The Freakin' Weekend Car show - Harrahs
 Sept. 21 - Girl Named Tom - IP Casino
 Sept. 21 - Festival Hispano - Pascagoula
 Sept. 21 - Heroes Float Fundraiser - Gulfport
 Sept. 21 - Inaugural Hook'em for Heroes - Pass Christian
 Sept. 27 - Becky Robinson - IP Casino
 Sept. 27 - Miranda Lambert - The Sound Ampitheater
 Sept. 27 - Inaugural Smokin' the Coast - Harrahs
 Sept. 28 - Melissa Etheridge X Jewel - Sound Ampitheater
 Sept. 28 - Annual Gulf Coast Beer and Bacon 5K - Gulfport
 Sept. 28 - Inaugural Smokin' the Coast - Harrahs

Visit Coastal Mississippi's Events Calendar
for more Details



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