



How about your kitchen for a seasonal refresh as well? Simple additions, like warm lighting, earthy-toned dish towels, or a decorative display of autumn produce, can bring in that inviting, festive feeling. Consider setting up a “hot drinks” station with seasonal teas, cider, or coffee for guests to help themselves as you prepare your holiday dishes. Fresh herbs in vases or an arrangement of pumpkins, squash, and pinecones can also add a rustic, harvest-inspired touch to your space.



These small, thoughtful details make your kitchen a cozy gathering spot, making guests feel at home from the moment they arrive.

Features of a VA Loan

Today, we are reviewing some of the features of a VA (Veterans Affairs) mortgage. VA loans are from private lenders and are partially backed by the Department of Veterans Affairs. VA loans are used by first-time homebuyers but are not limited to first-time homebuyers.

- **Minimum 580 credit score.**
- **No income limits.**
- **No property location restrictions.**
- **No down payment requirements.**
- **VA loans have an upfront funding fee that can be financed into the loan amount.**
- **In some cases, this upfront fee can be waived.**
- **VA loans have no PMI (private mortgage insurance).**
- **VA loans have more flexible debt to income limits than other loan programs.**
- **Only eligible for owner-occupied properties (no second homes or investment properties).**
- **Gift funds are acceptable to assist with closing costs and prepaids.**
- **Allows seller to contribute up to 4% of sales price towards closing costs and**
- **prepaid items.**
- **VA offers a VA IRRRL (Interest Rate Reduction Refinance Loan) with reduced**
- **fees, reduced documentation, and a fast, streamlined process to put the service**
- **member in a better position with their mortgage.**

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 NOVEMBER

Nov. 1 - The Rocky Horror Murder Mystery Show - Gulf Hills Hotel
 Nov. 2 - Annual Peter Anderson Arts and Crafts Show-OS
 Nov. 2 - Farmers Market - All along Gulf Coast
 Nov. 3 - LSU vs. Samford - Keesler Federal Park
 Nov. 7 - The Detectives Comedy Dinner - 131 Lameuse Biloxi
 Nov. 7- Country Night Dance Party - Ground Zero Blues Club
 Nov. 8 - Christmas City Gift Show - MS GC Coliseum
 Nov. 8 - Waveland Food Truck Friday - Studio Waveland
 Nov. 9 - Annual Gumbo Fest - Centennial Plaza Resort
 Nov. 9 - Clay Walker - IP Casino
 Nov. 9 - Creed - Are You Ready Tour - Coliseum
 Nov. 9 - Mika Singh - Beau Rivage
 Nov. 9 - Scottish Highland Game/Music Fest - Harrison County Fairgrounds
 Nov. 9 - Inaugural Gulf Coast Veterans 5K Run Walk-Pass
 Nov. 9 - Second Saturday Artwalk - Old Town BSL
 Nov. 10 - MS Sneaker Culture Convention - MGCCC
 Nov. 10 - Sensory Sundays - Lynn Meadows Discovery
 Nov. 13 - Concerts on the Causeway - Poppo Ferry Causeway
 Nov. 13 - "The Lost Boys" OS Theatre - OS High School
 Nov. 14 - Mama Ain't Cooking Food Trucks - GPT Outlet
 Nov. 15 - Beauty and the Beast - Mary C. O'Keefe
 Nov. 16 - Groove Communion - The Shed BBQ
 Nov. 16 - Seawolves vs. Baton Rouge - Coast Coliseum
 Nov. 17 - Aaron Lewis - Beau Rivage Casino
 Nov. 21 - Disney on Ice - MS Gulf Coast Coliseum
 Nov. 23 - Food Drive and Bridge Run - Biloxi Bay Bridge
 Nov. 27 - Seawolves vs. Monroe - Coliseum
 Nov. 28 - Turkey Trot - Bay St. Louis Train Depot
 Nov. 29 - Seawolves vs. Monroe - Coliseum
 Nov. 30 - Sammy Kershaw, Aaron Tippin, Colin Raye - IP
 Nov. 30 - Stennis Space Center 5K, Half, Full Marathon
 Nov. 30 - Seawolves vs. Columbus - Coliseum

Visit Coastal Mississippi's Events Calendar for more Details



Brett Phillips
 Mortgage Originator
 NMLS 477684

601-408-5410
 Brett@gulfsouthmortgage.net
 2137 E Pass Rd, Ste D Gulfport MS 39507
 www.gulfsouthmortgage.net



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**Benji
 McInnis**

C: 228.216.0875
 O: 228.215.1861
 BUYANDSELLWITHBENJI@GMAIL.COM



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