

BUY AND SELL WITH BENJINEWSLETTER



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Seasonal Home Inspirations: Prepare Your Home for a Warm and Inviting Thanksgiving

As Thanksgiving approaches, it's a perfect time to add festive touches that make each room feel cozy and inviting. Beyond the dining table and living room, consider transforming your bathroom into a space that complements the season. Incorporate warm, autumn-inspired tones with rust or golden towels, add seasonal decor like mini pumpkins or eucalyptus branches, and bring in cozy, earthy scents with candles or essential oils. A thoughtful, seasonal setup in the bathroom enhances the holiday atmosphere, making your guests feel the warmth and charm throughout your home.

Adding these small touches not only brightens up your space but also creates a welcoming experience for visitors. For more inspiration on easy and beautiful ways to update your bathroom decor, check out Martha Stewart's guide to bathroom decor ideas.



COASTAL CUISINES ALONG THE GULF COAST

Samarai Japanese Cuisine D'Iberville

Any and ALL Sushi Rolls

Green Goblin, Dragon Tail, Orange Dragon These are some of the FAVORITES!

Mr. Greek - Biloxi

Gyro a la Costa

Gyro meat with a spread of hummus with lettuce, onions, tomatos and tzatziki on side

Long Beach Market and Deli

Banh Mi Tacos

Roasted Pork on 3 corn tortillas with spicy mayo, spring mix, Asian slaw and cilantro

Cozy Kitchen Touches: Get Ready for Thanksgiving Gatherings

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 Highlan 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 Popps 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 <u>Train Depot</u>
- Nov. 29 Seawolves vs. Monroe Coliseum
- Nov. 30 Sammy Kershaw, Aaron Tippin, Colin Raye IP
- Nov. 30 Stennis Space Center 5K, Half, Full Marthon
- Nov. 30 Seawolves vs. Columbus Coliseum

Visit Coastal Mississippi's Events Calendar for more Details





Brett Phillips

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