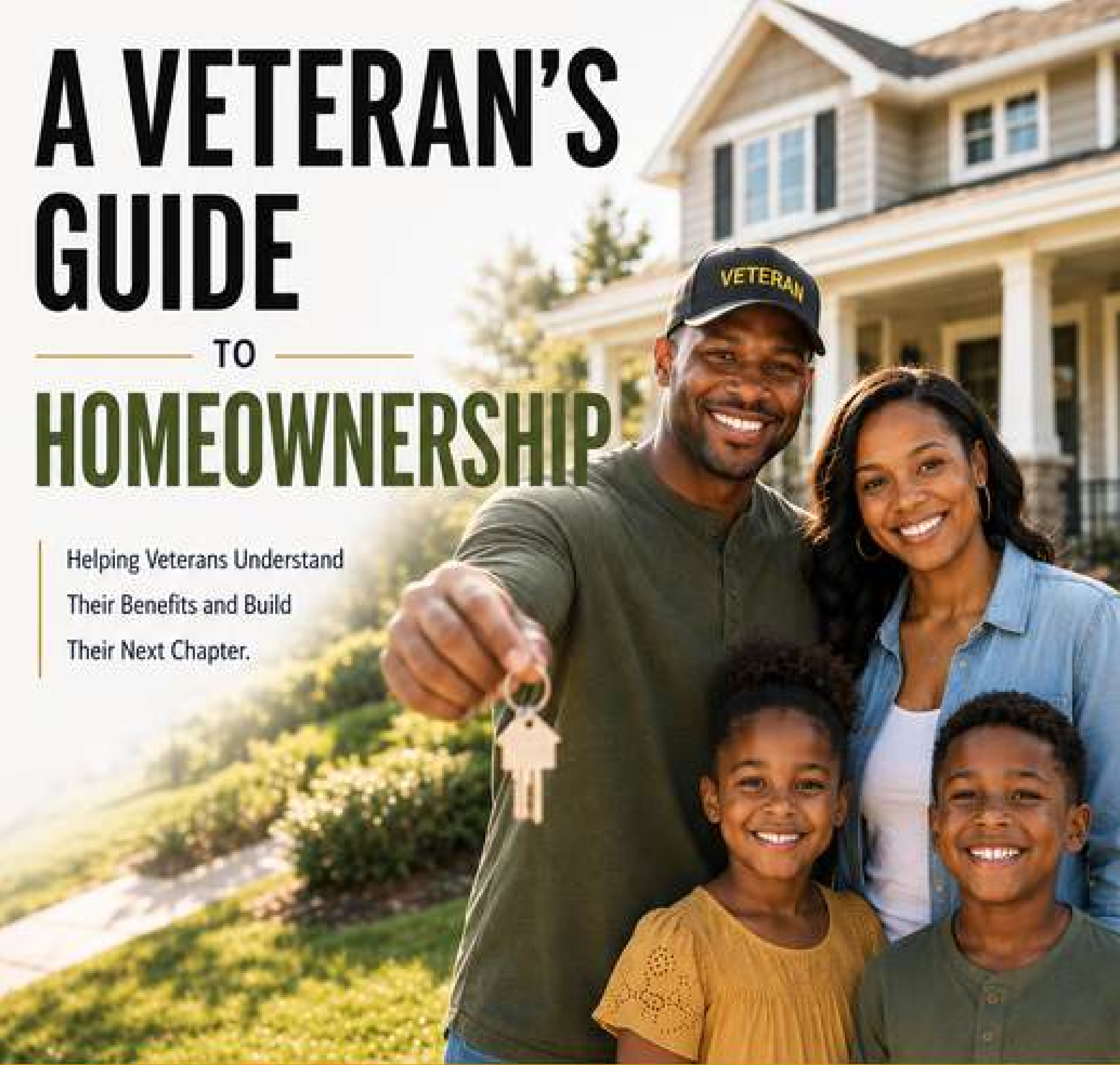
A VETERAN'S GUIDE TO HOMEOWNERSHIP

Helping Veterans Understand Their Benefits and Build Their Next Chapter.



Kishia Kimbrough

ARMY VETERAN | REALTOR® | MRP | ABR

BOLD CITY REALTY GROUP, INC.

You served our country.

Now let's get you home.

YOU SERVED.
NOW LET'S GET YOU HOME.

YOU'VE EARNED THIS BENEFIT

The VA Home Loan is one of the most powerful benefits available to you as a Veteran. It's more than a loan—it's a thank you for your service.

THE VA LOAN ADVANTAGE

NO DOWN PAYMENT

Buy a home with zero down (for eligible borrowers).

NO PMI

Save money every month with no private mortgage insurance.

COMPETITIVE INTEREST RATES

Get great rates that help you save over the life of your loan.

REUSABLE BENEFIT

Use your benefit again if you sell and buy another home.

BACKED BY THE VA

The VA guarantees a portion of the loan, making homeownership more accessible.

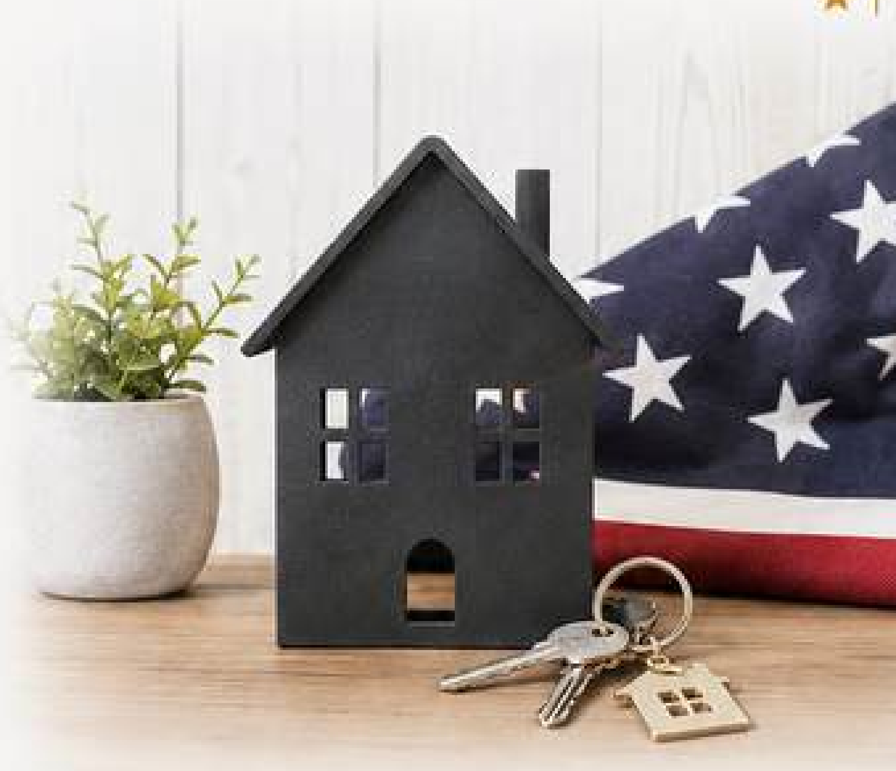
DID YOU KNOW?

The VA Home Loan program has helped millions of Veterans achieve the dream of homeownership.

> You've served our country with honor. Now let's use the benefits you've earned to build the life you deserve.

YOU PROTECTED OUR FREEDOM.
Now let me help you build your future.

AM I ELIGIBLE?



The VA Home Loan is available to those who have served our country in honor.

You may be eligible if you are:

WHO QUALIFIES?

ACTIVE DUTY SERVICE MEMBERS

You're eligible while serving on active duty.

VETERANS

You may be eligible with honorable service. Length of service and discharge status may apply.

NATIONAL GUARD & RESERVES

You may be eligible after 6 years of service or sooner if called to active duty.

ELIGIBLE SURVIVING SPOUSES

Surviving spouses of Veterans who died in service or from a service-connected disability may qualify.

CERTIFICATE OF ELIGIBILITY (COE)

Your COE shows you're eligible for the VA loan. I can help you obtain it!

IMPORTANT TO KNOW:

Eligibility is not based on income. It's based on your service. Let's make sure you're getting the benefit you earned.

> "You've served our country.
> Now let's use the benefits you've earned to achieve your homeownership goals.

THE VA LOAN PROCESS IN 5 SIMPLE STEPS

Buying a home doesn't have to be complicated. Here's what to expect.

STEP 1 — GET PRE-APPROVED

Meet with a trusted lender to determine your budget and obtain a VA loan pre-approval.

STEP 2 — FIND YOUR HOME

We'll work together to find a home that fits your needs, goals, and budget.

STEP 3 — MAKE AN OFFER

Once you've found the right home, we'll negotiate the best terms possible.

STEP 4 — VA APPRAISAL & INSPECTION

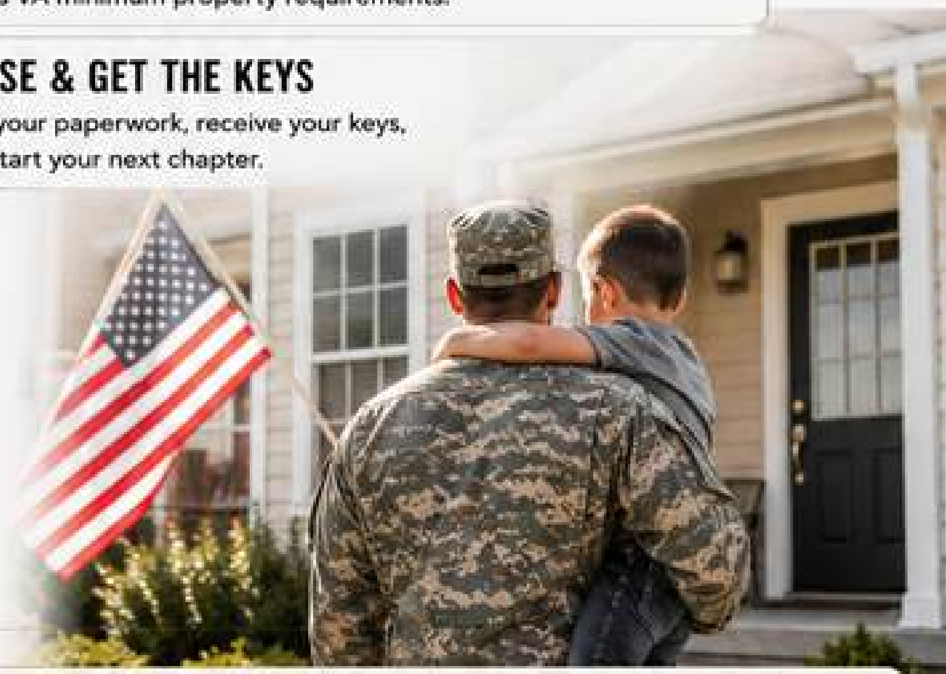
The property is evaluated to ensure it meets VA minimum property requirements.

STEP 5 — CLOSE & GET THE KEYS

Sign your paperwork, receive your keys, and start your next chapter.

WHY VETERANS LOVE THE VA LOAN

- **NO DOWN PAYMENT REQUIRED** (for eligible borrowers)
- **NO PMI**
- **COMPETITIVE RATES**
- **REUSABLE BENEFIT**



> You've already completed the hard part—serving our country.
> *Let's make the home buying process simple.*

VA LOAN MYTHS
SEPARATING FACT FROM FICTION

Many Veterans miss out on homeownership because of misinformation. Let's clear up a few common myths.

MYTH #1
I need perfect credit.

FACT:
VA loans often offer more flexible credit requirements than conventional loans.

MYTH #2
I need a large down payment.

FACT:
Many eligible Veterans can purchase with no down payment.

MYTH #3
I've used my VA loan before, so I can't use it again.

FACT:
The VA benefit is reusable for many eligible borrowers.

MYTH #4
VA loans take forever to close.

FACT:
VA loans can close just as efficiently as many other loan types.

MYTH #5
VA loans are only for first-time buyers.

FACT:
You may be able to use your VA benefit multiple times throughout your life.

DID YOU KNOW?

Many Veterans are surprised to learn they may still have eligibility even after:

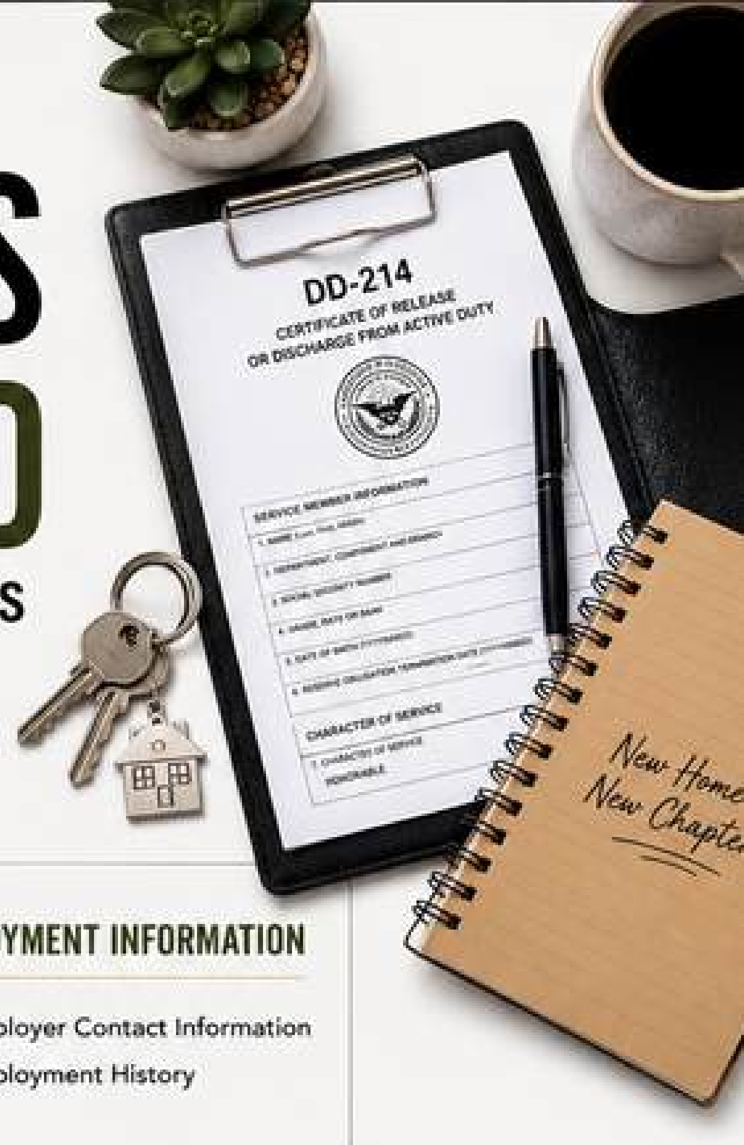
- Buying a home before
- Selling a home
- Relocating
- Leaving military service years ago

> "Don't let *misinformation* stop you from using a benefit *you've earned.*"

GETTING PREPARED

DOCUMENTS YOU'LL NEED

TO START THE HOMEBUYING PROCESS



Getting organized early can help make your homebuying journey smoother and less stressful.

INCOME VERIFICATION

- ☐ Recent Pay Stubs
- ☐ W-2s (Last 2 Years)
- ☐ Federal Tax Returns (if applicable)

EMPLOYMENT INFORMATION

- ☐ Employer Contact Information
- ☐ Employment History

BANKING & ASSETS

- ☐ Bank Statements
- ☐ Retirement Accounts (if applicable)
- ☐ Documentation for Other Assets

MILITARY DOCUMENTS

- ☐ Certificate of Eligibility (COE)
- ☐ DD-214 (Veterans)
- ☐ LES Statements (Active Duty)

IDENTIFICATION

- ☐ Driver's License
- ☐ Government-Issued ID

PRO TIP

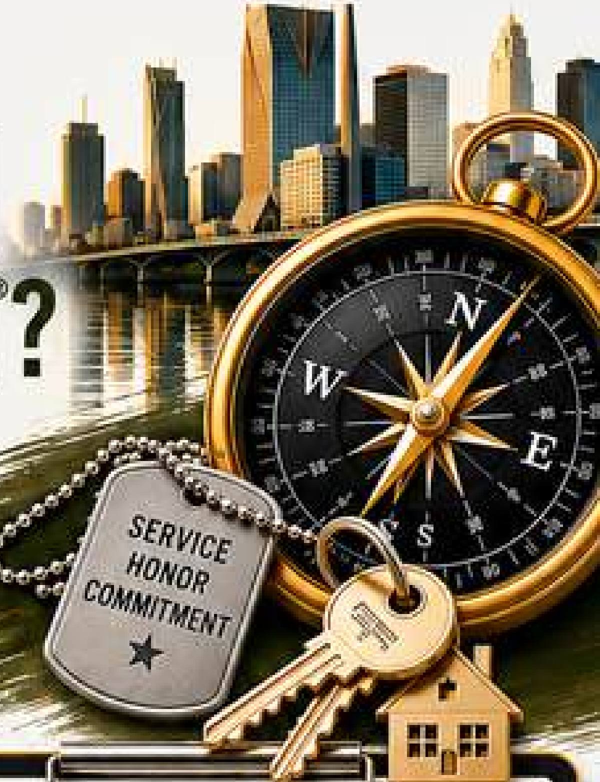
Don't worry if you don't have everything ready today.

A trusted lender and REALTOR® can help you determine exactly what documents are needed based on your situation.

> “*Preparation* today can help you move into your new home *sooner*.”

YOU SERVED.
NOW LET'S GET YOU HOME.

WHY WORK WITH AN ARMY VETERAN REALTOR®?



You need more than someone to unlock doors.

Buying a home is one of the biggest financial decisions you'll ever make. You deserve someone who understands both the homebuying process and the unique challenges Veterans often face.

★ WHAT I BRING TO THE TABLE ★

ARMY VETERAN
I understand military culture, PCS moves, and the transition to civilian homeownership.

MILITARY RELOCATION PROFESSIONAL (MRP)
Specialized training to help military members and Veterans navigate real estate with confidence.

LOCAL MARKET KNOWLEDGE
Serving Jacksonville and Northeast Florida with insights into neighborhoods, schools, and housing opportunities.

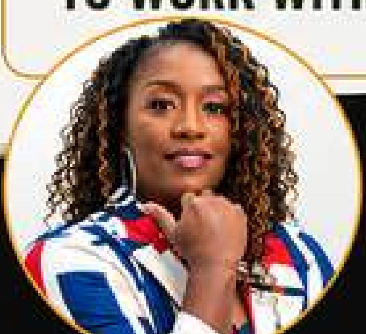
EDUCATION FIRST APPROACH
My goal isn't just helping you buy a home. My goal is helping you make informed decisions.

My COMMITMENT TO YOU

- Honest Communication
- Professional Guidance
- Strong Negotiation
- Veteran-Focused Resources
- Support Before, During, and After Closing

Why Veterans Choose TO WORK WITH ME

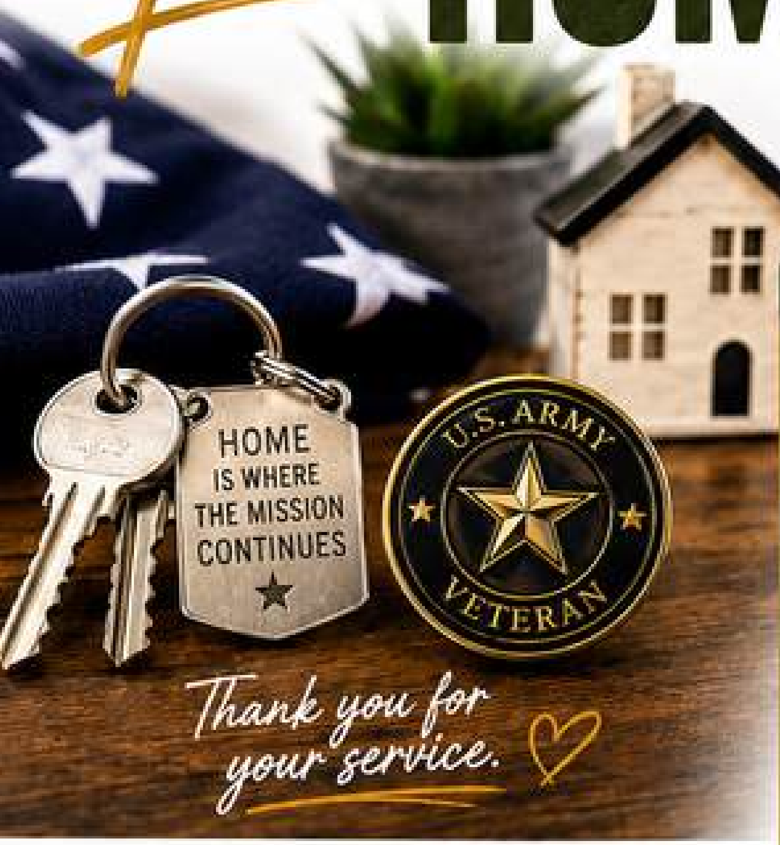
- ARMY VETERAN
- REALTOR®
- MRP — MILITARY RELOCATION PROFESSIONAL
- ABR® — ACCREDITED BUYER'S REPRESENTATIVE
- LOCAL MARKET EXPERT



"You've served with honor. *My mission is helping you* NAVIGATE THE JOURNEY HOME."

HONOR. SERVICE. COMMITMENT.
Let's achieve your homeownership goals together!

LET'S GET *You* HOME



YOU'VE SERVED. YOU'VE EARNED THIS BENEFIT. NOW LET'S PUT IT TO WORK FOR YOU.

Whether you're buying your first home, relocating, or exploring your VA loan options, you don't have to navigate the process alone.

I'm here to help you understand your benefits, connect with trusted professionals, and create a plan that fits your goals.

SCAN TO:

- SCHEDULE A CONSULTATION
- ACCESS VETERAN RESOURCES
- DOWNLOAD ADDITIONAL GUIDES
- START YOUR HOME SEARCH

Let's make your homeownership goals a reality!

HERE'S WHAT HAPPENS NEXT:

STEP 1
Schedule a consultation.

STEP 2
Connect with a trusted VA lender.

STEP 3
Get pre-approved.

STEP 4
Start shopping for your new home.

I'm here to help!

KISHIA KIMBROUGH, REALTOR®

ARMY VETERAN | REALTOR® | MRP | ABR

Bold City Realty Group, Inc.

www.GetKeysWithKishia.com

904.472.5551

Let's build your future, together.

YOU SERVED. ★ NOW LET'S GET YOU *HOME.*