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FOR VETERANS

PREVIEW EDITION



Veteran to veteran

My VA Story — and Your VA Team

I don't sell this benefit. I used it — for a home of my own, then again as an investor. If it sounds too good to be true, or you are tired of being sold to, this is my story, told honestly, veteran to veteran — me on the home side, and when it's time for the loan itself, a VA loan specialist loan officer will help you.

My Story	My Experience	Your Team
SERVICE & SURVIVAL	WHAT IT WAS LIKE	WHO DOES WHAT

You already earned this

This is not a loan manual, and I am not a loan instructor. It is one veteran sharing what using her own VA loan was actually like — and when it's time for the loan itself, a VA loan specialist loan officer will help you, while I handle your home search.

Prepared for you by Brandi Benson-Hicks, Real Estate Advisor
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BRANDI'S STORY

In her own words

My VA story



Brandi Benson-Hicks · U.S. Army Veteran

Veteran to veteran — let me tell you what the VA loan did for me, because I don't sell this benefit. I used it.

I deployed to Iraq with the Army. I came home with Ewing sarcoma and a year-or-less prognosis. The military carried me through every treatment, and I will never stop being grateful — or stop making sure the rest of us actually use what we earned. The VA loan is the biggest one most of us leave sitting on the table.

I used mine — first for a home, then again as an investor, building a buy-and-hold portfolio since 2019 that has made millions. Not theory. My signatures, my closings, my money. So when you sit across from me, you're hearing from someone who has been exactly where you're standing: full of questions, half-believing it sounds too good to be true.

Now, an important honesty: I'm not a loan officer, and I don't teach loans — that's not my certification and not my lane. What I do is share my real experience and walk beside you through the buying side — and when it's time for the loan itself, a VA loan specialist loan officer will help you: someone who knows this program cold and handles the loan end to end. You get my story, my guidance as your advisor, and a specialist for the paperwork. That's the team.

We earned this benefit in places most people will never see. Don't leave it unused.

— Brandi Benson-Hicks, U.S. Army Veteran · BREG Homes Team · Keller Williams Premier · License #449493

A note on how to read this packet

Everything that follows is experience — mine. Where a loan question came up in my journey, I say so, and I say who answered it for me: my specialist. That is the same shape your team would take.

Stay connected with me.

This packet is the beginning, not the whole library. I host webinars and seminars all year — credit restoration, the VA loan process, buying a home — and the people connected with me hear about every one of them first, along with every new guide and resource I release.

My events on Eventbrite — follow me so you never miss a webinar or seminar: VeteranCreditReadiness.eventbrite.com

Everything in one place — my Beacons page: the newest resources, guides, lists, and signups: beacons.ai/brandilbenson

Instagram — follow along daily: @realtorbrandil.benson

East Metro Insider on Facebook — my community for Conyers, Covington, McDonough & beyond: facebook.com/groups/1432955898978858

Connect on even one of these and you'll never miss a step that could change your timeline.

EXPERIENCE, NOT INSTRUCTION

What using my VA loan was actually like

I walked in skeptical — half-believing it sounded too good to be true. For me, it was less dramatic — and far more human — than I had feared it would be.

Getting my Certificate of Eligibility

For me, the Certificate of Eligibility was the first unfamiliar phrase in a process full of them. I remember feeling that the paperwork might be where my plans stalled. In my experience, it was not. My specialist explained what that certificate was in plain language, handled the loan-side steps around it, and told me what was needed from me. My part, as I lived it, was answering questions honestly and staying responsive — the specialist carried the program details.

Working with a VA-savvy lender

For me, the difference a VA-savvy lender made was confidence. The conversations never treated my benefit as an exception or a complication. Questions I had been rehearsing — and a few I was embarrassed to ask — were met as ordinary, everyday questions in that office. That steadiness mattered to me as a veteran, and it is exactly why I do not try to answer loan questions myself — when it's time for the loan itself, a VA loan specialist loan officer will help you.

My $0-down closing

For me, it was the closing I remember most clearly. I had saved, I had worried, and I had run the numbers in my head late at night — and then I sat at that table knowing I had been able to buy without draining everything I had set aside as a down payment. I walked out with keys, and with reserves still in place for the life that would happen after moving day. My specialist explained the closing figures for my loan; what stayed with me was the feeling — relief, pride, and a quiet sense that a benefit I had earned had actually shown up for me.

I had earned it in service. That day, I finally let it work for me at home.

MYTHS I CARRIED IN

Things I believed that weren't true

Before my first closing, I carried a set of beliefs about the VA loan that felt like facts. They were not. Each one loosened only when my specialist explained what my own experience would show me.

"You can only use it once."

That was my starting assumption — one benefit, one use, gone forever. My specialist explained that my story did not have to end after one home, and my own later experience as an investor proved the point in a way no brochure could. For the specifics of any one person's situation, my specialist explained that those answers belong in a one-to-one conversation with a specialist.

"Sellers won't accept it."

I braced for doors to close before I ever made an offer. For me, it was not the experience I had feared. My specialist explained how a well-prepared loan file reads to the other side, and as the advisor on the purchase side — the role I now play for other veterans — I saw how presentation, communication, and a complete offer shaped the conversation far more than the label on my loan did.

"It's too much paperwork — it will slow everything down."

I expected a maze. For me, it was a sequence — unfamiliar, yes, but orderly when someone who knew it walked the loan side of it. My specialist explained each document as it arrived, and what I remember is not the volume of paperwork. I remember not having to hold it alone.

"It sounds too good to be true — so it probably is."

Half-believing that was, honestly, where I started. My specialist explained the program as it applied to me, in specifics I could check against my own closing, and experience did the rest. Skepticism was not a flaw in my process. It was the reason I asked better questions.

PROGRAM COSTS, COMPARED

The math, side by side

What each program costs — one honest example

I don't teach loans — but I can show you why the program itself mattered to my own wallet. One clearly labeled example, built only from the official program parameters (VA.gov and HUD). Principal and interest are not compared — this page isolates what each program itself adds. **The example:** a **$350,000** purchase price · 30-year fixed · the same interest rate (6.75%) in all three columns, for the insurance math · first-time use of the VA benefit · strong credit for the conventional estimate.

Total program costs over the first 5 years



	VA loan	FHA loan	Conventional
Down payment (cash at closing)	**$0** (0%)	$12,250 (3.5%)	$17,500 (5%)
One-time upfront fee	$7,525 funding fee (2.15%) — usually financed	$5,911 upfront MIP (1.75%) — usually financed	$0
Monthly mortgage insurance	**$0** — VA charges none ($0 over 5 years)	≈ $158/mo to start (≈ $9,182 over 5 years)	≈ $152/mo PMI to start (estimate; ≈ $8,884 over 5 years)

What this meant in my story

The VA route keeps about **$19,800** more in the buyer's pocket over five years than FHA — and about **$18,900** more than conventional — mostly because there is no down payment and no monthly mortgage insurance. That is the shape of the benefit I used myself.

Sources & notes: VA funding fee 2.15% of the loan for a first use with less than 5% down (VA.gov funding fee table); the fee is one-time, can be financed, and is **waived entirely for veterans receiving VA compensation for a service-connected disability** — if that is you, the VA column drops to $0 here. FHA: upfront MIP 1.75% of the base loan and annual MIP 0.55%, paid monthly on the declining balance (HUD Handbook 4000.1); with less than 10% down, FHA's annual MIP runs for the life of the loan. Conventional PMI is required under 20% down; the ≈ 0.55%/yr used here is a clearly labeled typical estimate for a strong-credit borrower at 95% LTV — published ranges run roughly 0.46%–1.5%/yr by credit and LTV (Urban Institute). PMI may be cancelled at 80% LTV by request and ends automatically at 78%; this example's balance is still above that line at year five, so PMI is counted for all five years. The 5-year totals are computed on the declining balance.

Illustrative only — your exact figures depend on your loan, your credit, and your lender. This page compares published program parameters, not loan advice — I am not a lender. When it's time for the loan itself, a VA loan specialist loan officer will help you.

CLEAR ROLES, CLEAN EXPECTATIONS

Your VA team

Two professionals, two distinct jobs — so nothing falls between them, and no one works outside their lane. I advise the purchase, veteran to veteran, from lived experience; when it's time for the loan itself, a VA loan specialist loan officer will help you.

Brandi — your real estate advisor

- Home search across Rockdale, Henry & the East Metro, shaped around how a household actually lives
- Tours, comparisons, and honest counsel on value
- Offer strategy and negotiation on the purchase
- Coordination through inspection, appraisal timing, and closing day
- The experience conversation — veteran to veteran, from someone who used this benefit herself

The VA loan specialist

- The loan itself — application, file, and program paperwork
- Loan questions, program specifics, and figures for that veteran's own situation
- The Certificate of Eligibility side of the process, as it applied in my own experience
- Closing figures for the loan, explained one-to-one

When we work together, the loan itself is handled end to end — a VA loan specialist loan officer will help you.

Why the team matters

I share my real experience and walk beside you through the buying side — and when it's time for the loan itself, a VA loan specialist loan officer will help you: someone who knows this program cold and handles the loan end to end. You get my story, my guidance as your advisor, and a specialist for the paperwork. That's the team.

Put plainly: when it's time for the loan itself, a VA loan specialist loan officer will help you — and I stay in my lane, the home.

No specific specialist or lender is named in this packet, by design.

Before you go

This was the preview edition.

You have my story, the myths I carried in, the math, and how your team works. The full packet goes deeper — and it is free for East Metro Insider members.

Inside the full packet

- **The Investor Chapter** — how the benefit figured into my buy-and-hold journey since 2019
- **Veteran resources** — VA healthcare enrollment, Georgia veteran benefits, and the credit readiness on-ramp
- **The Veteran Credit Readiness invitation** — the free readiness event for veterans

Whenever you are ready — no pressure, no lecture on loans — I will advise the home search, and when it's time for the loan itself, a VA loan specialist loan officer will help you.

Join the East Metro Insider

Members receive the complete packet free — plus every new guide, list, and local briefing I release for Conyers, Covington, McDonough & beyond. Join on my Beacons page: beacons.ai/brandilbenson — and if you would rather just talk it through, call or text me at (470) 873-9034.



YOUR ADVISOR IN THE EAST METRO

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Disclaimer: Brandi Benson-Hicks is a real estate advisor, not a lender. She is not a loan officer and does not provide loan instruction or loan advice. This packet shares her personal experience as a veteran and VA loan user for general information only; it is not legal, tax, financial, or lending advice, and it does not guarantee any loan outcome, home purchase, price, or timeline. All loan guidance comes from a VA loan specialist loan officer who handles the loan itself. Program and benefit details change over time — confirm current specifics with the specialist and the relevant agency. Equal Housing Opportunity.

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