

**Military Moves Made Simple: From Service to Support**  
**Serena N Brown**  
**U.S. Navy Veteran | Jacksonville Realtor**  
**Phone 904.361.1585**  
**Email [serena.brown@exp Realty.com](mailto:serena.brown@exp Realty.com)**



**Written by: Serena N Brown**  
**Your Jacksonville Realtor/Desert Storm Navy Veteran**



# Military Moves Made Simple: From Service to Support

By Serena Brown, U.S. Navy Veteran & REALTOR® with eXp Realty

Website: [serenabrown.exprealty.com](https://serenabrown.exprealty.com)

Email: [serena.brown@exprealty.com](mailto:serena.brown@exprealty.com)

Phone: 904-361-1585

Instagram: [@jaxexprealty](https://www.instagram.com/jaxexprealty)

Twitter (X): [@jaxexprealty](https://twitter.com/jaxexprealty)

YouTube: [@serenabrownrealtor7345](https://www.youtube.com/@serenabrownrealtor7345)

Facebook: [facebook.com/jaxexprealty](https://www.facebook.com/jaxexprealty)

LinkedIn: [linkedin.com/in/serena-brown-546b6026](https://www.linkedin.com/in/serena-brown-546b6026)

## 📌 Chapter 1: Welcome Aboard — My Story

I was a Navy service member just like you. So, I know firsthand how challenging it can be to move to a new duty station — to unpack your life in a town you've never been to, while balancing the demands of service and family.



But Jacksonville is not a town I'm unfamiliar with. It's home — in more ways than one. I grew up just north of here, in the quiet town of Woodbine, Georgia, and I've watched Jacksonville grow, evolve, and transform over the years. Did you know Jacksonville once had the last drawbridge on Interstate 95? That was only a few short years ago! I've seen this city rise from its humble beginnings into a vibrant, modern community — while still holding onto its small-town heart.

**When I served aboard the USS Yosemite (AD-19), a destroyer tender stationed at Mayport Naval Base, the waterfront was bustling with carriers and support ships.**



**Today, Mayport has become home to several Littoral Combat Ships (LCS) — a sign of how much the Navy and this city have continued to grow together.**



**Jacksonville has endured its share of changes — from the closing of Craig Airfield to the rebirth of Naval Station Mayport as one of the strongest fleets on the East Coast. But through every transformation, one thing has stayed the same: the sense of pride, service, and resilience that defines this community.**

So, sit back, shipmate. Let me share with you the story — both the history and the heart — of Jacksonville, Florida: a city that has supported generations of sailors, veterans, and families, and one I'm proud to call home.

## Chapter 2: Discovering Jacksonville — A City with Heart

Don't let the military community scare you. Unlike many cities with a large military presence, Jacksonville offers balance — a place where service and civilian life blend naturally.

Jacksonville offers a variety of unique experiences and is close to incredible destinations like Disney, Savannah, and Cumberland Island. One of your first questions will be: Where will you live? Jacksonville's growth over the past decade has created a diverse range of homes — from affordable starter homes and new townhome developments to luxury communities.

And if you're a sports fan, you're in luck — the Jacksonville Jaguars call this city home! If you're not a Jaguars fan, Atlanta and Miami are just a few hours away for Falcons or Dolphins games.



Schools are top of mind for most families, and Jacksonville delivers. You'll find public, private, and charter school options, as well as higher education choices such as Jacksonville University, Edward Waters University, and FSCJ.



If you're searching for affordable housing before settling in, Jacksonville has you covered. Prefer the country life? Nearby Yulee, Orange Park, and even Southeast Georgia offer wide open spaces within easy commuting distance. The city also boasts a convenient public transportation system, making it easy to explore.

Another unique thing about Jacksonville? Nearly everywhere you go, you'll find military discounts — and a community eager to support those who serve. With free concerts, antique car shows, and warm weather nearly year-round, it's no wonder so many families fall in love with life here.

### 💡 Chapter 3: Step 1 — Contact Housing Early

I've lived in base housing, and my honest opinion is that it offers a limited view of what's available. Living off-base may seem overwhelming in a new city like Jacksonville, but you'll quickly find the Southern hospitality here unmatched. Even when you get turned around, someone will help point you in the right direction.

Jacksonville's public transportation is among the best in the region — buses, commuter rail, and ferry options make it easy to explore. Take a bus and discover neighborhoods at your own pace.

### 💰 Chapter 4: Your VA Loan Advantage

Your VA loan provides peace of mind because it ensures your home meets safety and quality standards. The VA appraisal doubles as a second inspection — giving you confidence that your first ten years in your new home will be worry-free.

VA loans come with no down payment, no private mortgage insurance, and often lower interest rates than traditional loans — all designed to help service members and veterans succeed in homeownership.

---

## Quick checklist to start

- DD-214 (or statement of service) → COE (Certificate of Eligibility)
- Pay stubs, W-2s/1099s, tax returns

- **Bank statements / asset docs**
  - **Contact for licensed contractor if any repairs are needed pre-close**
  - **Agent who understands VA (helpful with Tidewater/MPRs (minimum property requirements) & concessions). "Tidewater" refers to a specific process designed to address discrepancies between a property's anticipated value and its appraised value. It is important to discuss options. A low VA appraisal doesn't mean the end of the road. VA buyers can appeal a low VA appraisal through VA Tidewater or a Reconsideration of Value (ROV).**
- 

## **VA Home Loan Guide — Jacksonville, FL Edition**

### **✓ Why Jacksonville Works Well for VA Buyers**

Jacksonville is one of the most VA-friendly cities in Florida due to:

- **Naval Station Mayport**
- **NAS Jacksonville (NAS Jax)**
- **Kings Bay Naval Sub Base (just over the GA line)**

This means:

- **More sellers and agents familiar with VA buyers**
  - **Higher success rate with 0-down financing**
  - **Many neighborhoods near bases with no HOA or low HOA (VA-friendly)**
-

## Neighborhoods Where VA Buyers Have Strong Success

Area	Why It Works
Oakleaf / Argyle Forest (Orange Park side)	Newer construction, good schools, tons of VA buyers due to proximity to NAS Jax
Northside / Oceanway / River City Market Area	Affordable newer builds + easy commute to Mayport
Westside / Old Middleburg Rd / Collins Rd corridor	Strong mix of resale homes, moderate HOAs, many low-down buyers
Murray Hill / Riverside	Character homes (older), but may have appraisal/MPR issues — great with minor repairs
Yulee / Fernandina (Nassau County)	Many military families, competitive taxes, new builds

If the buyer wants 203K-style opportunity (fixer) with VA, focus on Westside & Northside.

---

## Typical Closing Costs for VA Buyers in Jacksonville

Jacksonville / Duval County averages:

Cost Category	Estimated Range
VA funding fee (if not exempt)	1.25%–3.3% (can be rolled into loan)
Closing costs (lender + title)	2%–3% of purchase price
Origination / discount points (optional)	Based on rate chosen
Appraisal	~\$600–\$750
Termite (WDO) inspection	\$90–\$150 (buyer may now pay if required by lender/state)

 Seller concessions: Up to 4% additional toward concessions *plus* standard closing costs.

Many VA buyers successfully negotiate seller credit to make the deal zero out of pocket (other than earnest money).

---

## Termite (WDO) requirements — Special for Florida

Florida is a termite state, so this matters.

- VA no longer prohibits buyers from paying the termite inspection fee.
- If WDO (wood destroying organism) issues are found, they must be treated and repaired, not credited.
- Lenders want a clear WDO report before closing in most counties.

Jacksonville norms:

- Older Riverside / Murray Hill / Springfield homes: expect WDO repairs.
- Newer builds in Oakleaf / Argyle / Oceanway: usually clean.

 Pro tip:

If it's an older home with possible wood rot or missing handrails, prep your seller early — these hit VA MPRs (Minimum Property Requirements).

---

## VA Appraisal — What triggers repairs in Jax?

Most common MPR issues we see locally:

- Peeling exterior paint (especially on block or wood siding)
- Broken handrails / loose decking
- Water heater not strapped / double tapped electrical panel
- Rotten wood on fascia or around windows
- Roof at end of life

New builds? Rare issues.

Older homes? Expect repairs — plan timeline and resale expectation accordingly.

---

### **STEP 3: Start House Hunting**

- Send home list to agent
  - Confirm no condo approval issues (condos must be VA-approved)
  - Prioritize areas near base (Oakleaf / Oceanway / Westside)
- 

### **STEP 4: Offer & Negotiation**

- VA contract addendum
- Ask seller for concessions (closing costs + prepaid items)

Example script:

“Buyer is VA — requesting seller to contribute closing costs.”

---

### **STEP 5: Inspections**

- Home inspection
  - Termite (WDO) inspection (buyer may pay in Florida)
  - Repair request submitted before appraisal when possible
- 

### **STEP 6: VA Appraisal**

- VA checks value + safety (MPRs)
  - Repairs completed before closing (if required)
- 

### **STEP 7: Clear to Close**

- Final walkthrough
- Bring ID to closing
- Sign documents → get keys

---

## Post-closing

- Register for homestead exemption (Duval County)
- 

# ★ Top Benefits of a VA Loan (What Makes It So Powerful)

---

## ✓ 1. No down payment required (0% down)

Most loan types require 3–20% down.

VA allows \$0 down, even on \$500K–\$900K homes (with full entitlement).

→ Example:

Conventional loan @ 5% down on a \$400K home = \$20,000 cash needed

VA loan @ 0% down = \$0 required

---

## ✓ 2. No mortgage insurance (NO PMI)

With FHA or conventional, buyers pay monthly mortgage insurance when putting less than 20% down.

VA loans remove PMI completely, saving hundreds monthly.

→ Example:

\$350,000 loan

- FHA mortgage insurance: ~\$270/mo
  - VA mortgage insurance: \$0
-

### ✓ 3. Lower interest rates than conventional

VA rates are often 0.25%–0.75% lower than conventional loans.

Lower rate → lower monthly payment → more buying power.

---

### ✓ 4. Easier credit approvals

- Flexible credit requirements
- Lower minimum credit scores accepted (varies by lender)
- More lenient on past bankruptcies, short sales, or foreclosure timelines

VA underwriters look at your overall story, not just a score.

---

### ✓ 5. Allows seller to pay closing costs

VA is one of the only loan types that lets sellers contribute to:

- Closing costs
- Prepaid taxes and insurance
- Paying off debts to qualify (within rules)

→ Up to 4% seller concessions + all normal closing costs  
This often results in move-in with little to no cash out of pocket.

---

### ✓ 6. You can use the benefit more than once

Many buyers think it's a one-time-use benefit.  
Not true.

- You can use it repeatedly.
  - You can have more than one VA loan at the same time (with partial entitlement).
- 

## 7. No loan limit (with full entitlement)

As of the 20/20 rule change:

- There is no max loan amount the VA will guarantee.
  - You can buy high-priced homes with no down payment.
- 

## 8. No prepayment penalty

You can refinance or pay off early without penalty.

---

## 9. Protection for the buyer

VA loan rules require:

- Safe, sanitary, structurally sound properties (VA MPR)
- Appraisal fairness protections (Tidewater & Reconsideration of Value)
- Limits on the fees the buyer can be charged

VA is literally designed to protect the veteran.

---

## 10. Assumable loan (killer benefit in high interest years)

A VA loan can be assumed by a non-veteran — meaning:

- A future buyer can take over your low interest rate.

This makes your home more attractive when you sell.

→ Example:

Your 3% VA loan becomes a marketing weapon when rates are 6.5%.

---

## Summary (quick view)

Benefit	VA Loan	FHA	Conventional
Down payment	✓ 0%	✗ 3.5% min	✗ 3%–20%
Mortgage insurance	✓ None	✗ Required	✗ Required under 20% down
Lower interest rates	✓ Yes	✗ Sometimes	✗ Not always
Seller pays closing costs	✓ Up to 4% + costs	⚠ Limited	⚠ Limited
Assumable loan	✓ Yes	✗ No	✗ No
Reusable / multiple times	✓ Yes	⚠	⚠

---

## ✓ Step-by-Step: How to Get Pre-Approved for a VA Loan

---

### ✓ STEP 1: Confirm Eligibility

You qualify based on military service — active duty, veteran, Guard/Reserve, or surviving spouse (if eligible).

You need one of these:

- DD-214 (veterans / prior service)
- Statement of Service (active duty)
- NGB Form 22/23 (National Guard / Reserve)

→ If you don't have your DD-214, your lender can often help pull it.

---

## ✓ STEP 2: Get Your COE (Certificate of Eligibility)

The COE proves to the lender that you're eligible for the VA benefit.

Ways to get it:

How to Get COE	Who Does It
Lender pulls it through the VA portal (fastest)	✓ Preferred
Download from VA.gov (eBenefits)	You
Mail VA Form 26-1880	Slowest

→ You do not need the COE in hand to start talking to a lender — they can usually pull it in minutes.

---

## ✓ STEP 3: Gather Your Documents

Here's what lenders ask for:

- ✓ Last 2 years W-2s or 1099s
- ✓ Last 30 days of pay stubs
- ✓ Last 2 months of bank statements
- ✓ Copy of ID / driver's license
- ✓ COE (lender can retrieve)

If self-employed:

- ✓ 2 years of tax returns
- ✓ Year-to-date profit & loss (P&L)

---

## ✓ STEP 4: Choose a VA-Approved Lender

Not all lenders specialize in VA loans.

When evaluating lenders, ask:

- “Do you underwrite in-house or outsource VA files?”
- “Do you cover part of closing costs or offer lender credits?”
- “What’s your average VA appraisal timeline?”

➔ Experience with VA loans matters — they’re more detailed than conventional.

---

## ✓ STEP 5: Credit Check + AUS (Automated Approval)

The lender will:

- Pull your credit
- Run your file through AUS (Automated Underwriting System)

Typical requirements:

- 620+ score preferred (varies by lender)
- VA itself does not set a minimum score — lenders do
- Past credit events (bankruptcy, foreclosure) are allowed after waiting periods

## Top VA Loan Mistakes (and how to avoid them)

---

### 1. Starting house hunting BEFORE getting pre-approved

Many buyers assume “I qualify because I’m a Veteran.”

Why it’s a mistake:

VA eligibility ≠ loan approval. Income, credit, debt ratio, and automated underwriting still matter.

 Fix:

Get pre-approved and have your COE pulled before touring homes.

---

### 2. Confusing “eligibility” with “entitlement”

Having VA eligibility doesn’t mean you automatically have full entitlement.

Why it matters:

- Full entitlement = no loan limit + 0% down
- Partial entitlement = may require down payment if over conforming limits

 Fix:

Have lender review your entitlement status early, especially if you have an existing VA loan or used one before.

---

### **✗ 3. Not understanding the VA appraisal (MPR) requirements**

VA appraisals check value AND safety (MPR = Minimum Property Requirements).

Why it matters:

Homes with peeling paint, bad roof, or wood rot → delays, repairs, or denial.

✓ Fix:

Avoid homes needing major repairs unless the seller agrees in writing to fix.

---

### **✗ 4. Letting large purchases mess up your pre-approval**

No new car, no credit cards, no deposits from unknown sources.

Why it matters:

Your pre-approval can disappear overnight.

✓ Fix:

Until closing, follow the rule:

**!** *“If it changes your debt or your bank balance, ask your lender first.”*

---

### **✗ 5. Using a lender or agent who doesn't specialize in VA**

VA loans have unique steps: Tidewater, MPR repairs, seller concessions, etc.

Why it matters:

Inexperienced lenders = unnecessary delays

Inexperienced agents = weak negotiation + missed benefits

✓ Fix:

Ask lenders/agents:

“How many VA loans have you closed in the last 12 months?”

---

## **✗ 6. Not negotiating seller concessions**

VA allows sellers to pay:

- Closing costs
- Pre-paid taxes & insurance
- Even debt payoff (within limits)

Why it matters:

VA buyers can often get into a home with very little out of pocket.

Fix:

Ask for seller concessions *before* offering price.

---

## **✗ 7. Making changes to income/employment mid-transaction**

Example mistakes:

- Switching from W-2 to 1099
- Quitting job before closing
- Going part-time

Fix:

Don't change employment until after closing.

---

## **✗ 8. Assuming VA loans can only be used once**

You can use it again and again, even have two VA loans at the same time in certain cases.

✓ Fix:

Use entitlement restoration when moving or selling.

---

## ✗ 9. Skipping the inspection because “there’s a VA appraisal”

VA appraisal ≠ inspection.

Why it matters:

Appraisal checks safety/value.

Inspection checks condition.

✓ Fix:

Always get a home inspection.

---

## ✗ 10. Not checking if the condo is VA-approved

Only certain condos can be financed with VA.

✓ Fix:

Run the address through the VA condo lookup list BEFORE making an offer.

---

# ★ The “No-Regrets” VA Buyer Checklist

Before you offer:

- ✓ Pre-approval from a VA-experienced lender
- ✓ COE pulled / entitlement confirmed
- ✓ Clear on closing cost strategy (ask for concessions)
- ✓ Evaluation of VA appraisal risks
- ✓ Check condo VA approval (if buying a condo)

---

## Chapter 5: Step-by-Step Relocation Plan

Moving doesn't have to be stressful when you plan strategically. Here's your PCS roadmap:

**Plan Early** — Contact your Realtor and lender as soon as you receive orders.

**Budget Realistically** — Include moving costs, temporary housing, and utilities.

**Research Neighborhoods** — Explore online or schedule virtual tours.

**Get Preapproved** — Know your budget before you start shopping.

**Schedule Inspections** — Hire trusted professionals to ensure a smooth transaction.

**Connect Locally** — Reach out to veteran and spouse networks before you arrive.

Jacksonville welcomes you with open arms, and careful planning will help your transition feel effortless.

## Chapter 6: Building Wealth Through Homeownership — Turning Your PCS Into Profit

### What your HOA *can* do

1. HOAs in Florida are generally governed by the Florida Homeowners' Association Act (Chapter 720, Florida Statutes). [Florida Legislature+2Homeowners Protection Bureau, LLC+2](#)
2. The HOA's "governing documents" — typically the Declaration/CC&Rs (Covenants, Conditions & Restrictions), the Bylaws, and Rules & Regulations — define what the HOA can regulate. [Ansbacher Law+1](#)
  - The CC&Rs regulate how properties may be used (e.g., exterior appearance, fences, landscaping). [Ansbacher Law+1](#)
  - The Bylaws regulate the HOA's internal operations (meetings, board elections, records). [Ansbacher Law+1](#)
  - Rules & regulations cover day-to-day issues (parking, trash cans, pets, short-term rentals) that the board adopts under the Declaration/Bylaws. [FSR](#)
3. HOAs may enforce the rules and charge assessments, require approval for some exterior changes, maintain common areas, etc. [fcapgroup.com+1](#)

4. The law requires certain procedural protections:
    - Homeowners have rights to attend meetings and speak on agenda items. [Florida Legislature+1](#)
    - Boards must provide notice of meetings and allow inspection of records. [Florida Legislature+1](#)
    - If amending governing documents, certain voting thresholds and formalities apply. [FSR+1](#)
- 

## What your HOA *cannot* (reasonably) do / recent law changes

1. The HOA cannot adopt or enforce rules that conflict with state law or the governing documents. [FSR+1](#)
2. Enforcement must be consistent and fair — selectively disciplining one owner while ignoring others may invalidate the action. [Ansbacher Law+1](#)
3. A relatively new law in Florida (effective July 1, 2024) imposes additional limitations on HOAs:
  - HOAs cannot fine homeowners for leaving trash cans out within 24 hours of pickup. [Action News Jax+2Axios+2](#)
  - HOAs must give written warning and a minimum of one week to cure before fining for some infractions (e.g., holiday decorations). [Action News Jax](#)
  - New transparency/training requirements for board members of HOAs. [The Guardian](#)
4. The law defined a new Section 720.3045: An HOA may not restrict certain items (artificial turf, boats, flags, recreational vehicles) if the item is *not visible* from a parcel's frontage or an adjacent parcel. [Jimerson Birr](#)
5. Some rules may be deemed unenforceable if they are overly vague, discriminatory, or not properly adopted. [FSR](#)

---

## What this means for Jacksonville / your local context

- Because you're in the Jacksonville area, your HOA must comply with the Florida statutes noted above — so these guidelines apply.
- If you live in or are buying in a community, you should:
  1. Review the Declaration/CC&Rs, Bylaws, and Rules for your HOA.
  2. Check what the governing documents say about architectural changes, landscaping, renting, pets, etc.
  3. Confirm whether your HOA has been following the proper procedures (notice of meetings, record-keeping, consistent enforcement).
- If there are disputes (e.g., you receive a fine you believe is unfair) you may have legal recourse, especially if the HOA violated statute or its own governing documents.

---

## Things to check / have in mind

- **Scope of work:** “Fixer-upper” can mean anything from cosmetic updates to major structural/ systems overhaul. Make sure you get a good inspection and budget for surprises.
- **Neighborhood & resale potential:** Even if the purchase price is low, you'll want to verify the area's outlook (schools, crime, amenities, future growth).
- **Financing & costs:** Depending on the condition, you may need a special loan (construction/rehab) or substantial cash reserves.
- **Time & effort:** If you plan to live there or flip, know your timeline and resources (contractors, materials, permit costs).
- **Investment edge:** Because many buyers now prefer turnkey homes, fixer-uppers may require more effort for less buyer demand. (General market trend)

- HOA / zoning / community rules: If the property is in a community with an HOA, check for any restrictions which might affect renovation plans.
- 

## Neighborhood suggestions

Based on listing volumes and price points, you might consider focusing on areas such as:

- Northwest Jacksonville (zip codes ~32208, etc) — more listings in the lower price tier.
- Southwest Jacksonville — decent volume of fixer-uppers and somewhat moderate pricing.
- Duval County (wider region around Jacksonville) — good number of opportunities.

## FHA 203(k) Renovation Loan — Overview

An FHA 203(k) loan is a government-backed mortgage that bundles the cost of the home + renovation expenses into one loan.

You can use it to purchase a property that needs repairs OR refinance an existing home to update it.

---

## What the 203(k) Loan Covers

You can use it for:

- ✓ Structural repairs
- ✓ Kitchen & bathroom remodels
- ✓ Roof, flooring, HVAC, plumbing, electrical
- ✓ Appliances (built-ins like ovens, dishwashers)
- ✓ Energy efficiency upgrades
- ✓ Landscaping / curb appeal (limited)

Not allowed:

✗ Luxury items (pools, outdoor kitchens, tennis courts, etc.)

---

## Two Types of 203(k) Loans

Feature	Limited (Streamlined)	Standard (Full)
Renovation Budget	Up to \$35,000	\$35,000+ (no true max, depends on loan limits/ARV)
Structural changes	✗ Not allowed	✓ Allowed
Consultant required	✓ No	✓ Yes (HUD consultant required)
Best for	Cosmetic updates (flooring, paint, appliances)	Major renovations, additions, foundation, roof

---

## Loan Amount / Funding Rules

- Based on after-repair value (ARV) — NOT just current value.
  - Minimum repair cost: none for Limited, \$5,000 for Standard.
  - Renovation funds are held in escrow and paid out as the work gets completed.
- 

## Down Payment & Requirements

<b>FHA 203(k) Requirement</b>	<b>Amount</b>
<b>Down payment</b>	<b>3.5% (if credit score <math>\geq</math> 580)</b>
<b>Credit score</b>	<b>620+ preferred (580 min FHA)</b>
<b>Debt-to-income ratio</b>	<b>Typically <math>\leq</math> 43%</b>
<b>Owner-occupied only</b>	<b>YES — primary residence</b>

Investors cannot use FHA 203(k). However, you *can* buy a duplex, triplex, or 4-plex if you live in one unit.

---

## **How the Process Works**

1. Find a fixer-upper (like something in 32208 / 32209 / Springfield in Jacksonville).
  2. Get contractor bids (multiple required).
  3. Lender orders an appraisal based on after-repair value.
  4. Loan closes → renovations begin.
  5. Contractor is paid in draws from escrow.
- 

## **Benefits**

- Buy a distressed property with low down payment

- Finance improvements immediately (instead of saving cash later)
  - Get instant equity if renovation increases value
- 

## Important Things to Know

- You cannot DIY major work — must use approved, licensed contractors.
  - Renovations typically must be completed within 6 months.
  - Extra paperwork and timeline vs. traditional loan.
- 

## Example Numbers

Purchase price: \$230,000

Renovations: \$50,000

After-repair value (ARV): \$300,000

Down payment (3.5% of \$280K loan amount) ≈ \$9,800

You walk in with equity on day one.

---

## Jacksonville Tip

FHA 203(k) loans are GREAT in older Jacksonville neighborhoods with fixer-upper inventory, including:

- Springfield
- Murray Hill
- Riverside / Avondale (light updates)
- Northwest Jax (32208 / 32209)

As an agent, you could market listings as "203(k) eligible" to attract renovation-minded buyers.

---

## Documents Buyers Need

- Contractor bids + scope of work
  - Signed sales contract
  - Proof of funds for down payment
  - HUD consultant inspection report (standard version only)
- 

Each PCS can be a stepping stone toward financial freedom if you use your benefits strategically. By owning instead of renting, you build equity and long-term wealth. Jacksonville's affordability and growth make it ideal for building your first portfolio of homes. Whether you buy a turnkey property or a fixer-upper with an FHA 203(k) renovation loan, I'll help you navigate every step with confidence.

 **Chapter 7: Community & Connection — Building Your Jacksonville Life**  
Jacksonville is a city that understands service — and celebrates it. From Mayport to NAS Jacksonville, veterans and families thrive here thanks to strong support networks, local organizations, and business opportunities.

Explore neighborhoods like Atlantic Beach, Mandarin, Riverside, and Orange Park. Discover weekend fun through free concerts, art walks, and parks. Visit the Jacksonville Chamber of Commerce for small business mentorship, networking, and community events.

The city's evolving shopping experience — from Gateway Mall to St. Johns Town Center — reflects Jacksonville's progress and adaptability. Add 400+ parks, splash pads, skate parks, and preserves like Castaway Island Preserve, and you'll see why families love it here.

“Jacksonville isn't just where you serve — it's where you can truly belong.”

 **Chapter 8: Welcome Home — Your Jacksonville Mission Starts Now**

Every PCS is more than a move — it's the start of a new mission. Jacksonville is more than a duty station; it's a place where you can grow, invest, and thrive.

When you're ready to buy, sell, or relocate, I'm here — not just as your Realtor, but as someone who's walked this path and wants to help you find home.

“From Service to Support — that's my promise.”

📞 Let's Get Started — Together

📍 Serena Brown

Realtor & U.S. Navy Veteran

🏠 eXp Realty | Jacksonville, Florida

🌐 [serenabrown.exprealty.com](https://serenabrown.exprealty.com)

✉️ [serena.brown@exprealty.com](mailto:serena.brown@exprealty.com)

📞 904-361-1585

Follow for tips & updates:

📷 [@jaxexprealty](https://www.instagram.com/jaxexprealty)

| 🐦 [@jaxexprealty](https://twitter.com/jaxexprealty)

| 📺 [YouTube | @serenabrownrealtor7345](https://www.youtube.com/@serenabrownrealtor7345)

| 💼 [LinkedIn | /in/serena-brown-546b6026](https://www.linkedin.com/in/serena-brown-546b6026)

| 📘 [Facebook /jaxexprealty](https://www.facebook.com/jaxexprealty)

## About Serena



Hi, I'm Serena N Brown, a dedicated real estate professional proudly serving Northeast Florida.

With over 20 years of real estate experience — including owning my own brokerage and working across multiple states — I bring a depth of knowledge and commitment to help both buyers and sellers achieve their goals.

As a U.S. Navy veteran who served in Desert Storm, I approach every client relationship with integrity, discipline, and a strong sense of service. I've had the privilege of co-authoring a book on short sales and have written the Taylor-Brown Real Estate Talks blog for over nine years, sharing insights and empowering homeowners and buyers with real-world advice.

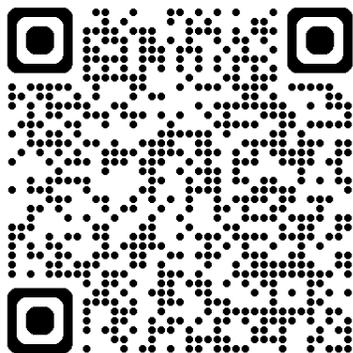
My specialties include residential sales and listings, with a strong focus on guiding first-time homebuyers through every step of the process. I also work extensively with short sales and REO properties, maintaining direct relationships with several financial institutions to support homeowners during difficult transitions.

Having been licensed in Indiana, Illinois, and now Florida, I understand the market from many angles — including the construction side of real estate — and use this hands-on knowledge to help clients make smart, informed decisions. I'm also well-versed in mortgage lending and work hard to connect my buyers with the best financing options available.

For sellers, I implement a proven 21-point marketing strategy designed to get your home sold quickly and at a strong price.

Whether you're buying your first home, downsizing, or navigating a complex short sale, I'm here to serve you with honesty, expertise, and results.

QR Code to my website: [serenabrown.exprealty.com](https://serenabrown.exprealty.com)



**Military Moves Made Simple: From Service to Support**  
**Your Essential Guide to Relocating, Buying, and Thriving in Jacksonville, Florida**  
By Serena Brown — U.S. Navy Veteran & Realtor | eXp Realty

**Ready to start your Jacksonville home search? Text 'JAX' to 904-361-1585 for a free 15-minute consultation where we'll map out your personalized home-buying strategy.**