

Veteran home owner moves into new home and could save up to \$1700. In most cases, without this program, the veteran's out of pocket expenses would have been much more and just for closing costs.

HOW IT WORKS

For example a home purchased at \$200,000

Typical Estimated Closing Costs are:

Mortgage Cost – Application + Other	\$2,500
Escrow one year taxes	\$2,000
One year home owner's insurance	\$1,000
Pest Inspection	\$100
Broker Transaction Fee	\$300
Total Cost	\$5,900

Veteran's Savings Benefit:

Golden Drake Realty Contributes	\$1,000
Pest inspection paid by vendor	\$100
Broker's Transaction fee dropped	\$300
Miscellaneous costs may be paid by broker	\$300
VETERAN SAVED	\$1700

**Estimated Reduced Cost To Close: \$4,200
(Not \$5900)**



We at Golden Drake Realty contribute our time and resources to also support our four-legged veterans for the many lives they saved on the battlefield.

Here in Michigan, when their time comes, they are laid to rest with full Military honors at the Michigan War Dog Memorial In South Lyon, Michigan. Your support would be appreciated.

**For more information,
please visit www.mwdm.org**



**Golden Drake
Realty**

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**Golden Drake
Realty**

**Veterans
Program**

**NICK BAUDER • Realtor Consultant
Vets working for Vets**

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**Statement of Support from Craig Kivi –
Owner and Principal Broker of Golden
Drake Realty**

“Though I was not in the Military, my father was lead plane in a fleet of 1,100 B-17s, my son-in-law is a Navy Submariner, and my nephew a Marine Scout Sniper. I don’t pretend to know what it’s like to serve, and I have no idea what it is like to be shot at. I do know that every freedom I have to work, enjoy life, and everything else is due to the sacrifices of the men and women of the Military. Golden Drake Realty’s Military Program is a permanent part of our company and a no-nonsense contribution back to those who have served, sacrificed and protected the very freedoms we now enjoy. I support Nick in any way he deems necessary to implement this permanent program.”

NICK’S STORY



In 1973, I had moved to Ann Arbor and was looking to buy my first home. I met an experienced realtor but he was reluctant to go the VA route for a mortgage.

After much persistence, I found a mortgage company willing to do a VA loan. As many first time buyers, I didn’t

have substantial savings – and throughout this process we learned that many realtors, lenders and sellers were not eager to cooperate with a veteran doing a VA loan. Purchasing my home was time consuming and frustrating yet I made it through. Sadly, the Veterans Administration offered a nice benefit, yet the VA backed loan process wasn’t doable for most veterans.



In today’s real estate world, things have improved but we still have to work through the old stigma and reputation of that archaic system.

Through my many years working as a realtor, I have seen the challenges facing a veteran while trying to buy a home: hot properties with multiple offers, accelerated contracts, best deadlines, inspection issues, appraisals and more. It takes patience, dedication, and the veteran buyer must be willing to trust the process.

WORKING FOR YOU

Nick assists veterans and their families with the entire home purchasing process – negotiating your offer, completing your VA Loan application and eligibility, inspections, repairs, title insurance and any issues that come up along the way.



Nick is honest and will not rush or pressure you. He understands that buying a home is often the largest investment you will ever make. He will follow a proven process – engaging experts including attorneys, title companies, lenders, architects, appraisers, builders and more when required – to make sure you are getting the best outcome.

TESTIMONIALS

“I’ve worked with Nick’s clients for just about 20 years. I couldn’t count the number of inspections – but he is the real deal... not even a hint of selfishness, not a wisp of what I refer to as “commission-driven”. His sole intent is putting folks into the right home for them, not him!”

– John S., Shamrock Inspections,
Farmington Hills, MI

“Both my husband Dennis and I were Navy veterans. After I retired from the Navy reserve in 2010, we returned to Michigan as most of our family lives there.

With Nick as our realtor, we bought our house in Dexter in 2011. My husband was ill and has since passed away. I wanted him to be able to die at home.

Nick was there during that rough time in my life. He has a plan to help veterans who are buying or selling their homes. Take advantage of this program. If I were to move back downstate I would definitely use Nick as my realtor. Veterans need help sometimes.”

– Julie W., Dexter, MI

Veterans Helping Veterans

**MEET YOUR REAL ESTATE AGENT
NICK BAUDER**

- Nick’s Military Service: US Army 1966 to 1969
- Ft Dix, New Jersey, January 1966 to April 1966
Basic Training
- Ft Knox, Kentucky, April 1966 to January 1967
AIT-OCS
- Ft Lewis, Washington, January 1967 to
November 1967 UTO
- Ft Sherman, Panama, November 1967 to
January 1968, Jungle Warfare Operations Camp
Vietnam, Pleiku, Camp Holloway, 4th Infantry
Division,
January 1968 to September 1968
- Vietnam, Ben Hoa Providence, September 1968
to January 1969