

# LUNCH & LEARN



10 myths of the VA home loan and recent changes.

**Friday**  
**April 3, 2026**  
**12-1pm**

**Berkshire Hathaway**  
**250 Grandview drive, Suite 175**  
**Fort Mitchell, KY 41017**

*With Guest Speaker*  
**Michael Smith**



**55 HOMES**

DONATED MORTGAGE-FREE  
TO DESERVING HEROES



**512 HOMES**

REMODELED & SOLD TO  
VETERANS, FIRST RESPONDERS,  
TEACHERS AND CIVIL SERVANTS



**\$11.7 MILLION**

FOR HOME REHABILITATION  
FOR MORTGAGE-FREE DONATIONS AND  
VETERAN FIRST RESALE PROGRAM

**VAREP.NET/NKYLLAPRIL3**

## MORE INFO

Michael Smith  
859-962-1711  
michaelsmith@otbht.com



**VAREP**  
VETERANS ASSOCIATION OF  
REAL ESTATE PROFESSIONALS

NKY CHAPTER