

Life & Times

JANUARY & FEBRUARY 2026

HOME INSURANCE COSTS ARE RISING

Buying a home is one of the biggest purchases you'll ever make. And homeowner's insurance is what protects that investment. Think of it as your safety net. *NerdWallet* explains it:

- **Covers Repairs and Rebuilding Costs:** If your home is damaged by fire, storms, or other covered events, it helps pay for repairs

and possibly even a full rebuild, if that's deemed necessary.

- **Protects Your Belongings:** It can also cover personal items like furniture, electronics, jewelry, and clothing if they're stolen or damaged.

- **Provides Liability Coverage:** And, if someone gets injured on your property, your policy can help cover medical bills or legal expenses.

But that peace of mind does come with a cost, and lately those costs have been rising.



Why Home Insurance Premiums Are Going Up

There are a number of factors causing insurance premiums to rise today. But, in the simplest sense, here's what's driving prices up according to the *Insurance Research Council* (IRC).

Severe weather events and natural disasters are happening increasingly often, leading to more claims. At the same time, homebuilding materials and labor are more expensive. So, when it comes time to work on those claims, insurers have to manage higher costs to repair or rebuild the affected homes.

The good news is, the annual pace of the increase may be starting to ease according to *ResiClub* and *Cotality*. By their count:

- In 2023 and 2024, insurance costs went up 14% a year.
- In 2025, they rose about 10%.
- And in 2026 and 2027, it's expected to go up about 8% each year.

That's still an increase, but at least the pace is slowing down. And here's another silver lining.

While insurance costs are rising, mortgage rates are falling. And that can help offset some of this expense. As Michael Gaines, Senior VP of Capital Markets, *Cardinal*

Financial, explains: "Rising taxes and insurance do create pressure, but they don't erase the benefits of a lower rate . . . A small rate improvement, paired with the right loan program and smart planning, can still make homeownership possible . . . It's less about one factor canceling another out, and more about helping buyers layer the right solutions together."

Costs Are Going To Be Different Depending on Where You Buy

So how much do you need to budget for this? It depends on the price point and location of house, the coverage you need, and more. And just like with everything else in real estate, costs vary by area.

So, What Can You Do About It?

Generally speaking, your first insurance payment will be wrapped into your closing costs. But after that, it'll become a recurring expense. That's why knowing these premiums are rising is so important. It helps you factor that into your budget, so you go in with a full picture of what you can comfortably afford.

If you're crunching the numbers and trying to find other ways to save, here are a few tips from *Insurify* and *NerdWallet* that can help you get the best insurance price possible:

- **Shop Around** – Compare quotes from multiple companies.
- **Bundle Policies** – Combine home and auto for discounts.
- **Ask About Discounts** – Don't miss out on savings you may qualify for.
- **Highlight Upgrades** – Features like a new roof or storm windows can cut costs.
- **Improve Your Credit** – A stronger credit score can mean better premiums.

Bottom Line

If you're thinking about buying a home, don't forget to plan ahead for your homeowner's insurance.

While costs are rising, knowing what to expect and how to shop around can make a big difference as you're budgeting for your purchase. Because this isn't coverage you'll want to skimp on. It's your best protection for what's likely your biggest investment.

Source: Keeping Current Matters

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RAISING A FINANCIALLY SAVVY CHILD

If you have children or grandchildren, you have an opportunity to give them a jump-start on their journey to becoming financially responsible adults. While teaching your child about money and finances is easier when you start early, it's never too late to impart your wisdom. Here are some age-relevant suggestions to help develop a financially savvy young adult:

- **Preschool – Start by using dollar bills and coins to teach them what the value of each is worth.** Even if you don't get into the exact values, explain that a quarter is worth more than a dime and a dollar is worth more than a quarter. From there, explain that buying things at the store comes down to a choice based on how much money you have (you can't buy every toy you see!). Also, get them a piggy bank to start saving coins and small bills.

- **Grade school – Consider starting an allowance and developing a simple spending plan.** Teach them how to read price tags and do comparison shopping. Open a savings account to replace the piggy bank and teach them about interest and the importance of regular saving. Have them participate in family financial discussions about major purchases, vacations and other simple money decisions.

- **Middle school – Start connecting work with earning money.** Start with activities such as babysitting, mowing lawns or walking dogs. Open a checking account and transition the simple spending plan into a budget to save funds for larger purchases. If you have not already done so, now is a good time to introduce the importance of donating money to a charitable organization



or church.

- **High school – Introduce the concept of net worth.** Help them build their own by identifying their assets along with their current and potential liabilities. Work with them to get a part-time job to start building work experience, or to continue growing a business by marketing for more clients. Add additional expense responsibility by transferring direct accountability for things like gas, lunches and the cost of going out with friends. Introduce investing by explaining stocks, mutual funds, CDs, and IRAs. Talk about financial mistakes and how to deal with them when they happen by using some of your real-life examples. If college is the goal after high school, include them in the financial planning decisions. Tie each of these discussions into how it impacts their net worth.

- **College – Teach them about borrowing money and all its future implications.** Explain how credit cards can be a good companion to a budget, but warn them about the dangers of mismanagement or not paying the bill in full each month. Discuss the importance of their credit score and how it affects future plans like renting or buying a house. Talk about retirement savings and the importance of building their retirement account.

Knowing about money – how to earn it, use it, invest it, and share it – is a valuable life skill. Simply talking with your children about its importance is often not enough. Find simple, age-specific ways to build their financial IQ. A financially savvy child will hopefully lead to a financially wise adult.

Source: JK Services, Inc.

CREDIT CARD SKIMMERS

Credit card skimmers blend in at everyday places

Skimmers are illegally installed on ATMs, gas pumps, and other self-service payment terminals to fraudulently steal credit card information. They're designed to blend in with card readers, making them difficult to detect, but a few simple precautions can help you stay one step ahead.

Smart habits that help reduce your risk

- **Look for signs of tampering** Scratches, adhesives, or bulky hardware may signal a skimmer.
- **Cover the keypad** Some criminals use hidden cameras to capture PINs.

- **Use chip or tap payments** They're harder for criminals to intercept than magnetic-stripe swipes.

Source: LifeLock



PROTECTING YOUR KIDS ONLINE

With so many streaming platforms, social media outlets, and new gaming options popping up every day, it's nearly impossible to fully protect your kids from what they can encounter online. To help, the Federal Trade Commission has several suggestions for protecting your kids online:

- **Overcommunicate.** How successful you will be with your child's online safety hinges on communication. Ask or talk to them about the newest apps and online trends. Be open about the dangers of the internet and teach them to be skeptical about every website and app. Encourage them to bring concerning items they find to you to have a discussion. The goal is to make your child as concerned about their online well-being as you are.

- **Limit where and how they use their devices.** Most phones, tablets and computers have parental control options that allow you to set age, time and content restrictions. Spend some time to understand what's available and how it works. It can be hard to know where to draw boundaries for your children, but don't let that discourage you. A good practice is to start by over-restricting and then becoming more lenient over time. In addition to what your kids can access, set rules about where they can use their devices.



- **Stress the safe-guarding of personal information.** Most kids know not to openly share addresses, phone numbers or personal information online, but there are a few places where it happens inadvertently. One of those is in your profile you set up for a website or app. In some cases, your profile is made public to other users. Another place it can happen is in-app chatting. Most apps and games have a forum that allow users to interact with one another. Frequently ask your kids about who they are interacting with online and follow up on any suspicious online relationships. Never allow photos of your home or address to be shared or posted.

- **Observe attitude and behavior.** Monitor your child's activity and let them know you are doing so. If your child is struggling with something they came across online, or have found themselves in a dangerous situation, they may show signs through their behavior. If you notice them withdrawing emotionally, looking to access devices in private, or showing signs of anxiety or depression, your kids may need your help.

Discussing the dangers of the online world with your child can be uncomfortable and awkward, but in today's interconnected world, it's imperative in order to keep them mentally healthy and physically safe.

Source: JK Services, Inc

MILITARY: DON'T REPORT \$1,776 'WARRIOR DIVIDEND' ON YOUR TAX RETURN

The "Warrior Dividend" payments of \$1,776 made to military service members in December 2025 definitely won't be subject to income taxes, the IRS confirmed.

In a joint statement with the Department of Treasury, the IRS explained that the payments technically supplemented service members' Basic Allowance for Housing since the money came from \$2.9 billion in supplemental BAH funds that Congress approved in the One Big, Beautiful Bill, enacted in July 2025.

The "supplemental basic allowance for housing payments made to members of the uniformed services in December 2025 are not to be included in income by those who received the payments; they are not taxable," according to the joint statement.

Because normal BAH payments represent a "qualified military benefit," they aren't taxable. Therefore, the Warrior Dividend payments aren't, either, according to the two departments. President Donald Trump announced in December that 1.45 million service members would receive the \$1,776 payments, framing them as a holiday gift tied to the nation's 250th anniversary. Defense Secretary Pete Hegseth directed the Pentagon to disburse the money as a one-time basic allowance for housing supplement.

"The resulting one-time supplemental payments of \$1,776

made primarily to active-duty members of the uniformed services in the pay grades of O-6 and below and eligible Reserve Component members as of Nov. 30, 2025, of the Army, Air Force, Navy, Marine Corps and Space Force were funded by this appropriation," according to the IRS statement.

The Warrior Dividend also won't count toward retirement calculations. It's a stand-alone, one-time payment appearing as a separate line item on Leave and Earnings Statements.

"We are sending every soldier \$1,776. Think of that. And the checks are already on the way," Trump said during a prime-time address from the White House in which he announced the payments. "Nobody deserves it more than our military."



Source: Amanda Miller, Military.com

SPRING-CLEANING TIME! 6 THINGS YOU NEVER CLEAN BUT SHOULD

It's spring—that time of year when a young man's fancy turns to thoughts of love, pollen takes over the Earth, and winter coats get mothballed for another year. It's time to live again! But it's also supposed to be the time you pull on the rubber gloves and get to scrubbing, dusting, washing, and polishing so your home looks sparkling clean for the upcoming warmer months.

And yet there are some particularly grimy areas even the most diligent among us tend to avoid. But should we?

"When we do get around to spring-cleaning, chances are the first places we tackle are those that we—or our guests—will see," says Cheryl Reed from Angie's List. "But if it's up high, down low, or behind something, it may never see your scrub brush."

That's all the more reason to tackle these oft-ignored areas today! Here are the six most neglected items for spring-cleaning.

1. Refrigerator coils

Did you even know your fridge has coils you've got to clean? Well, it does. When dust and dirt cover said coils, your fridge has to work harder to cool food—and that can shorten this appliance's life span.

You can find your refrigerator coils either at the bottom or behind the machine. Vacuum them with a crevice or upholstery tool. Then push a duster or refrigerator coil brush (about \$5) between the coils to grab the rest of the pet hair and dust that stubbornly cling to the coils; position your vacuum under the brush to catch falling debris.

2. Ceiling fans

Ceiling fan blades are landing strips for dust and allergens, which the fan spreads throughout the room.

To grab the dust, climb a ladder and wipe the blades with a microfiber cloth. Or, slip an old pillowcase over the blades and grab the gunk as you pull it off. Shake the case outside so dust doesn't fly all over, or throw the case in the laundry. You can also buy curved duster attachments made especially for ceiling fans for about \$10.

While you're on the ladder, reverse the blade direction so they'll move clockwise and push air straight down, creating a cooling breeze and relief from warm weather.



3. Baseboards

OK, it's not the sexiest home cleaning task, but cleaning scuffed and dusty baseboards goes a long way toward freshening up your home. You can get rid of scuff marks by wiping them with a Mr. Clean Magic Eraser or cleaning wipes. Vacuum with an upholstery attachment to get rid of dust. For a really deep clean, run a Q-tip over baseboard tops and ridges to remove dust collecting there.

4. Pillows

Sure, you clean pillowcases every week when you strip the bed. But once or twice a year, you should also wash the pillows, which absorb your sweat, dead skin cells, and dust mites. Gross, right?

Check and follow care labels for your particular pillow. You can wash most synthetic pillows in your machine on a short, gentle, lukewarm cycle. For down- or feather-filled pillows, wash in a basin with a little detergent. Knead the pillow, drain the basin, then wrap the pillow in a towel.

To remove the rest of the water, place pillows in the washer on the spin cycle. Then pop into your dryer on moderate heat for about an hour. Add a couple of tennis balls to fluff up the pillows during drying.

5. Shower heads

Need to remove mineral buildup from stainless-steel shower heads? Turn to white vinegar, says Glenn Gallas, VP of operations for Mr. Rooter Plumbing in Waco, TX.

Fill a small plastic bag with distilled white vinegar, and attach it with a rubber band over the shower head. Let the vinegar work its magic for an hour or two until the scale dissolves; then scrub the residue away with a toothbrush.

For a brass or bronze shower head, which are more delicate, rub away scale with a soft cloth and warm water.

6. The insides of your appliances

The appliances that clean your dishes and clothes can get quite gunky over time. Food and soap scum build up along the bottom and sides of your dishwasher, and dirt and detergent collect in the drum and along the top of your clothes washer. Here's how to get them clean.

- **Dishwasher:** Place distilled white vinegar in a shallow bowl on the top rack of your empty dishwasher, and run a hot water cycle. If the machine still smells funky, sprinkle baking soda on the bottom and run the machine through a short, hot cycle.

- **Washer:** To kill any mold in your washer, add a cup of bleach to the bleach dispenser and run the empty machine through the longest, hottest cycle available. Scrub any removable parts, and use a toothbrush to clean the gunk out of nooks and crannies. Open the lid, and let air dry.

- **Dryer:** Vacuum the drum and lint screen. If you use dryer sheets, soak and scrub the screen to remove residue. Unplug the machine, remove the exhaust hose, and pull out lint you can reach with your finger, vacuum hose, or flexible dryer brush. Or you can blow out debris with a leaf blower.

Source: Lisa Gordon

DAYLIGHT SAVINGS REMINDER

Daylight Saving Time (United States) begins
Sunday, March 8, 2026, 2:00am

Daylight Savings Time ends Sunday, November 1, 2026, 2:00am

Except Arizona and Hawaii. Move your clocks ahead 1 hour in spring, and back 1 hour in fall ("Spring Forward, Fall Back").



Today's Laugh

The most expensive part of being in real estate is all the wine you have to drink to stay sane.



Bite Cheesecakes

INGREDIENTS:

- 1 can Crescent Rolls
- 1 8oz Cream Cheese
- 3/4 Cup Sugar
- 1 Egg
- 1/2 tsp Vanilla
- Fruit filling or Jam of choice



DIRECTIONS:

1. oregano, salt, and pepper, stirring with fork until mixed.
2. Unfold crescent rolls and cut into 2 inch squares. Place in to mini cupcake pan. Press dough until inside is covered.
3. Mix Cream Cheese, Sugar, Egg, and Vanilla until well blended.
4. Fill each cake hole 3/4 full with cream cheese mixture.
5. Bake in a pre-heated 350* oven for 15-20 minutes.
6. Let cool and top with fruit filling or Jam. Makes 24

Source: Melissa Reynolds, FB

Paper Plate Tennis



NEEDED

- Paper Plates
- Sticky Tape or Glue
- Balloons
- Jumbo popsicle craft sticks
- Pens or crayons to decorate

INSTRUCTIONS

1. Decorate your paper plate with pens or crayons. You can draw on both sides of the paper plate.
2. Stick a jumbo popsicle craft stick onto the back with sticky tape or glue.
3. Blow up a balloon
4. Ready to play! Hold the paper plate rackets by the popsicle stick handles and use them to hit the balloon into the air. Try passing the balloon backwards and forwards between two players, solo keepy-uppys or piggy in the middle.



Source: Mykidcraft.com

HOME SELLERS CHEAT SHEET

Here is the scoop on selling your home; broken down into these basic key points.

You can prepare your home for the market. The simplest preparation does not cost a lot of money. Things like de-cluttering and de-personalizing your home (think, show your home, not your stuff!). The most basic preparation step is the most important - clean. *If you can smell it, you can't sell it!*

Watch the Pets. Pets are part of our family but they are sometimes obstacles in a sale. As much as you may think your pup or kitty is the cutest thing on earth, not all buyers feel the same. It is best to remove pets from the home during a showing and try to put food/water and bedding out-of-sight. The goal is to have your buyers envision themselves in the home and if they don't have or want pets, it is hard to do that with Cujo's giant water dish in the middle of the kitchen.

Expect prying eyes! Let's face it, buyers are going to look. And buyers are most often strangers - even to their real estate agent. They will open drawers. They will peer into closets. They will look in the garage. Put away valuables, firearms, medications and personal information/documents. Think safety, security and even identity theft. A real estate agent can't surveil every person who enters your home a 100% of the time even though they may try!

Let Your Realtor handle things. It is not desirable for you to bird dog prospective buyers. It is not necessary for you to "highlight" or act as a tour guide. Take a walk. Remember, loose lips sink ships...or at least may give away negotiation positions or even price. And most of all, let your professional handle the marketing; what you may think is the perfect selling point may not be what really sells to most buyers. You hired a pro for a reason.

Price it Right! Price should reflect three things if a seller is motivated: condition, location and competition.

Its all about numbers: 30-10-1, for instance. If in 30 days you do not have at least ten showings and one

realistic (even if not accepted) offer. If not, look at price.

You can't price too low, really! You are not required to accept any offer. If you price low, you may receive multiple offers with buyers competing with each other.

You can price too high! See 30-10-1 above!

Accommodation: Showings are necessary to sell. Accommodate reasonable showing requests. Be flexible. Conditions like 24 hour notice, list agent must be present for showings are obstacles.

Second showings confirm "good." Whether the subject property is in the running or its being compared to another potentially better property.

Don't scoff at a less than full price offer. An offer that is reasonable, yet not quite "there," is potentially the one...it is just in the "lets talk" stage!

Expect contingencies. In particular expect an inspection contingency and anticipate little repairs. Do them up front because multiple little things can cost dollars later - or even a sale. And if there are issues, that can't be fixed, disclose them up front and consider them in pricing.

Choose the right real estate agent. Think local, knowledgeable, and full time. A non-local agent won't know your current market. Someone with several years' experience is necessary but choosing an agent that works with both buyers and sellers is also key. A buyers AND sellers agent is extremely important because that agent will know exactly what buyers are looking for at the moment because they are working directly with buyers as well as sellers. A "part-time" agent is not in the trenches of the quickly changing real estate market and won't have access to the most current required real estate forms or current buyer needs. Don't you want your agent to be accessible on a full-time basis to make sure your home is fully marketed and on top of critical timelines and disclosures needed throughout the process?



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On the Purchase of Your Home!

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CONGRATULATIONS

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On the Purchase of Your Home!

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CALIFORNIA HOME SALES: DECEMBER 2025

State/Region/County	Dec. 2025	Nov. 2025	MTM% Chg	State/Region/County	Dec. 2025	Nov. 2025	MTM% Chg
Calif. State Average	\$850,680	\$853,780*	-0.4%	Solano	\$570,000	\$580,000	-1.7%
Calif. Condo Average	\$638,000	\$650,000	-3.3%	Contra-Costa	\$839,000	\$889,000	-5.6%
Sacramento	\$530,000	\$535,000	-0.9%	San Francisco	\$1,697,500	\$1,800,000	-5.7%
Placer	\$645,740	\$665,000	-2.9%	Fresno	\$415,000	\$436,090	-4.8%
El Dorado	\$650,000	\$690,000	-5.8%	Santa Clara	\$1,830,000	\$1,935,250	-5.4%
Yolo	\$605,000	\$650,000	-6.9%	Orange County	\$1,390,000	\$1,400,000	-0.7%
Stanislaus	\$456,250	\$465,000	-1.9%	Los Angeles	\$890,910	\$942,610	-5.5%
San Joaquin	\$525,900	\$550,000	-4.4%	San Diego	\$1,000,000	\$990,000	+1.0%
Nevada	\$542,500	\$544,000	-0.3%	Butte	\$430,000	\$437,500	-1.7%
				Yuba	\$429,000	\$450,000	-4.7%

For Complete Report & All California Counties:
<http://www.givingback4homes.com/newsletter.html> *revised

CALIFORNIA HOME SALES: JANUARY 2026

State/Region/County	Jan. 2026	Dec. 2025	MTM% Chg	State/Region/County	Jan. 2026	Dec. 2025	MTM% Chg
Calif. State Average	\$823,180	\$850,680	-3.2%	Solano	\$552,500	\$570,000	-3.1%
Calif. Condo Average	\$625,000	\$638,000	-2.0%	Contra-Costa	\$802,000	\$839,500*	-4.5%
Sacramento	\$540,000	\$530,000	+1.9%	San Francisco	\$1,653,320	\$1,697,500	-2.6%
Placer	\$625,000	\$645,740	-3.2%	Fresno	\$429,900	\$415,000	+3.6%
El Dorado	\$705,380	\$650,000	+8.5%	Santa Clara	\$1,807,500	\$1,830,000	-1.2%
Yolo	\$559,200	\$605,000	-7.6%	Orange County	\$1,410,000	\$1,390,000	+1.4%
Stanislaus	\$477,000	\$456,250	+4.5%	Los Angeles	\$879,720	\$890,910	-1.3%
San Joaquin	\$530,000	\$525,900	+0.8%	San Diego	\$1,050,000	\$1,000,000	+5.0%
Nevada	\$578,500	\$542,500	+6.6%	Butte	\$445,000	\$430,000	+3.5%
				Yuba	\$449,950	\$429,000	+4.9%

For Complete Report & All California Counties:
<http://www.givingback4homes.com/newsletter.html> *revised



JANUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- | | | | |
|------------------|-------------------|------------------------|---------------|
| JASON T. | LINDA B. | LIZA L. | JENNIFER F. |
| MELANIE M. | ALAN B. | CHERIE B. | JIM C. |
| ANTHONY L. | PATRICK N. | MONICA N. | JEAN M. |
| TAMMY & KEVIN G. | MAYUKO & PABLO R. | MICHAEL & CHRISTINE H. | TOM & KATI M. |
| | | MY WONDERFUL HUBBY | |



FEBRUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- | | | | |
|------------|------------|--------------|------------|
| RON C. | MIKE D. | JOSH J. | MELANIE W. |
| JENNY A. | TRAVIS Y. | STACY S. | LINDA C. |
| NATALIA S. | DEANNA B. | VALERIE P. | NIGEL G. |
| | NATALIA K. | BRANDILYN K. | |

MONTHLY DRAWING

Enter Online at: www.givingback4homes.com/free-drawing.html
 Already receiving GB4H News? You are automatically entered each month!

February Prizes

- 1st Prize** \$50 Black Angus Gift Card
- 2nd Prize** \$25 Applebee's Gift Card
- 3rd Prize** \$10 Amazon Gift Card

January Winners

- 1st Prize** \$ 50 IHOP Gift Card-Valerie P.
- 2nd Prize** \$ 25 Fandango Card-Josh R.
- 3rd Prize** \$ 15 Subway Gift Card-Sylvia S.

Drawing Disclaimer Available Online.



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