

# Life & Times

SEPT.— OCT. 2020

## 10 WAYS TO WINTERIZE YOUR HOME

Fall is in the air already, which means that another chilly winter can't be too far behind. So before the cold weather arrives, here's your annual checklist of things to do to get your home ready for the change of season.

### Inside your home

**Check smoke detectors:** Don't neglect that smoke detector any longer! Take some time right now to check the operation of detectors, and to change the batteries. If you have an older house with a limited number of smoke detectors, install additional ones at each sleeping

room. Make sure one is centrally located on each level of the home as well.

**Install a carbon monoxide detector:** As houses get closed up for winter, the chances of carbon monoxide poisoning from malfunctioning gas appliances increases substantially. If you have a furnace, fireplace, water heater, or other appliance that's fueled by propane or natural gas, or if you have an attached garage, install a carbon monoxide detector. They're available inexpensively from many home stores & other retailers, and offer easy, plug-in installation.

**Service your heating system:** Perform a complete system check of your furnace annually, either by yourself or by a trained furnace technician. Check for worn belts, lubrication needs or other servicing that might be required; refer to your owner's manual for specific suggestions, and follow any manufacturer safety instructions for shutting the power and fuel to the furnace before servicing. Check the condition of duct joints and insulation, and of course, change the filter.

**Upgrade your thermostat:** An older thermostat that's a couple of degrees off can result in a lot of wasted energy, and so can forgetting to set the thermostat down at night. You can take care of both of those problems with an upgrade to a programmable thermostat. Programmable thermostats are digital and typically very accurate, and they allow for easy, set-and-forget programming of temperatures for different times of the day, including energy-saving nighttime and workday setbacks.

### Outside your home

**Trim trees:** Trees that are overhanging your home can be a real hazard. They can deposit debris on your roof, scrape against shingles during wind storms, and, worst of all, snap off with potentially devastating results. Have a professional tree trimming service inspect the condition of overhanging tree limbs, and safely cut them back as needed.

**Check the gutters:** Clear the gutters of leaf and pine needle debris, and check

that the opening between the gutter and the downspout is unobstructed. Look for loose joints or other structural problems with the system, and repair them as needed using pop rivets. Use a gutter sealant to seal any connections where leaks may be occurring.

**Break out the caulk:** A few hours and few tubes of caulking can make a big difference in both your heating bills and your comfort levels this winter. Caulk around windows, doors, pipes, exterior electrical outlets, and any other exterior penetrations where cold air might enter. Use a good grade of acrylic latex caulk, either in a paintable white or, if you don't want to paint, use clear.



**Drain sprinkler systems:** In colder areas, now is the time to be thinking about having your sprinkler and irrigation systems blown out. You can rent a compressor and do this yourself, or contact a landscape or irrigation system installer and have them handle this for you. This is also the time to shut off outdoor faucets and install freeze-proof faucet covers as needed.

**Adjust exterior grade:** Fall is also a great time to look at the grade around your home, and make sure that everything slopes away from your foundation to avoid costly problems with ground water. Add, remove or adjust soil grades as necessary for good drainage.

**Change light timers:** If you have exterior lights that are controlled by timers, including low-voltage ones, check the timer settings. Change the "on" times to an earlier hour to reflect the earlier winter darkness, so that you always have adequate outside light available.

Source: Paul Bianchina, Inman News

## In This Issue

<b>Pandemic Anxiety: Triggers at Home</b>	2
<b>Real Estate: Continued Strength</b>	3
<b>VA Home Loan Relief</b>	3
<b>Real Estate Agent Like Your Mother</b>	4
<b>Daylight Savings Reminder</b>	5
<b>Recipe-Pecan Pie Cookies</b>	5
<b>Today's Laugh</b>	5
<b>Kids Corner- Pine Cone Birds</b>	5
<b>Cleaning Your Washing Machine?</b>	6
<b>Congratulations to My Sellers &amp; Buyers</b>	6
<b>California Home Sales Facts-Aug 2020</b>	7
<b>California Home Sales Facts-Sept 2020</b>	7
<b>Sept &amp; Oct. Birthday's &amp; Anniversaries</b>	7
<b>Monthly Drawing</b>	8
<b>FREE Home Value Report</b>	8
<b>Giving Back 4 Homes Program</b>	8
<b>Giving Back 4 Homes Contact</b>	8

## 6 THINGS IN YOUR HOME THAT CAN TRIGGER PANDEMIC ANXIETY

To say that we're all feeling anxious while living through a global pandemic is quite the understatement. And our homes should be a place of respite during these challenging times—not somewhere the walls feel like they're closing in. But what if your home is actually making your anxiety worse?

"When our external world feels threatening or uncertain, our internal sense of control gets out of balance," says **Karen Whitehead** of Karen Whitehead Counseling in Alpharetta, GA. "We start to see everything in a different light because our system is on high alert. Our mind starts to see more and more 'threats' in our environment." But the "threats"—aka anxiety triggers—aren't always obvious. Here are some things in your home that could be triggering anxiety—and how to cope.

### 1. Clutter

Have you ever felt your chest or back tighten up, or your mind race when you walk into a cluttered room? You're not alone.

"If you're the type of person who gets stressed when your home is cluttered, then you have something in common with the majority of the human race," says **Teri Schroeder**, a counselor at Just Mind Counseling, in Austin, TX.

**How to cope:** Create order in your physical surroundings to boost your sense of calm. Decluttering can be a daunting task, which can lead to procrastination and even more stress. But remember: You don't have to tackle all the clutter at once. "Begin by creating a structure to help make and keep things orderly," Schroeder says. "Try setting aside 15 minutes a day to clean, or schedule a longer weekly cleaning session."

### 2. Unfinished home projects

All the projects from your pre-pandemic to-do list are now staring you in the face all day, every day. Maybe it's the hideous wallpaper in the dining room, which is now your makeshift office. Or the squeaky door you hear multiple times a day as the kids come and go. These seemingly harmless things can create anxiety, so it's likely not a coincidence that there are long lines for curbside pickup at home improvement stores.

**How to cope:** "Action is often an antidote to anxiety," Whitehead says, so make a list of everything you would like to tackle. "Simple things such as a new coat of paint, a quieter dishwasher or washing machine, an upscale shower head, new plants, or even rearranging furniture can go a long way in making us feel more comfortable while spending more time at home," says **William Schroeder** of Just Mind Counseling.

### 3. Your sad office space

If your home office isn't serving you well, it's time to ask yourself why, Teri Schroeder says. "How do I feel about my home office? Does it support me, mentally and physically? Does it feel good, or is it adding to my daily discomfort?"

**How to cope:** If you don't have a designated office, carve out a corner just for you. Buy a room divider and order some work-

from-home essentials. "Put time and care into creating a comfortable workspace for yourself," she says. "If you have a backyard or other outdoor private area, you might split your days between working indoors & outdoors to get more variety—and a bit of sunlight."

### 4. The 24/7 kitchen

The kitchen has replaced the break room at work—and it's all too easy to grab a cookie or nosh on a bag of chips, knowing your co-workers aren't around to see. "Not only is our anxiety up from staying home, we now have hoards of unhealthy food options at our fingertips," Whitehead says. "That builds to anxiety about overeating, weight gain, lack of exercise—and the spiral continues."

**How to cope:** "Start with your intention: Who do you want to be when you return to work and a normal life?" Whitehead says. "Then figure out the obstacle. You might need to purge the pantry of junk food or buy essentials for a home gym."

### 5. Your pets

We love our fur babies, but you might have noticed some anxiety creeping up since you're spending the whole day at home. A pet's boredom might lead to mischief, just when you have an important Zoom meeting. Or perhaps you're staying up later, which might affect your pet's sleep. If you're snuggling in the same bed, a restless pet might disturb your own sleep, making you more prone to stress, anxiety, and depression, William Schroeder says.

**How to cope:** "You and your pets would likely benefit from some activity each day, whether it be a couple of 30-minute walks or indoor playtime," he continues. "For a peaceful night's rest, you might try crating your dog in a separate room at night or during video meetings." If you can't bear to be without your dog or cat at night, try a white noise machine to mask noises.

### 6. Your housemates

One of the benefits of quarantine is having more quality time with the ones you love. But we all know how easily this can become *too* much time together. "Then anxiety hits when we choose to do something else or realize we need space," says Whitehead, who adds that the pressure to spend time together can also lead to resentment.

**How to cope:** "Start by giving yourself permission and freedom to have your own time to say no to playing another game and bow out from another three episodes of the latest binge watch," Whitehead says. "If you need a break, others in your home may, too." Next, encourage everyone to create a small space that can serve as their sanctuary. "It could mean simply setting a rule with the rest of your household that a closed-door equals alone time. Or a little nook with your favorite picture on the wall and a cozy blanket where you could escape when you need it," Whitehead says. "Whether you're an introvert or extrovert, we all need space now and then."

Source: Lisa Marie Conklin

## REAL ESTATE CONTINUED UNPRECEDENTED STRENGTH THIS YEAR

The 2020 housing market has surpassed all expectations and continues to drive the nation's economic recovery. The question is, will this positive trend continue throughout the rest of the year, especially given the uncertainty around the current health crisis, the upcoming election, and more?

Here's a look at what several industry-leading experts have to say.

Lawrence Yun, Chief Economist, National Association of Realtors, "Home sales continue to amaze, and there are plenty of buyers in the pipeline ready to enter the market...Further gains in sales are likely for the remainder of the year, with mortgage rates hovering around 3% and with continued job recovery."

Frank Martell, President & CEO, CoreLogic "Homeowners' balance sheets continue to be bolstered by home price appreciation, which in turn mitigated foreclosure pressures...Although the exact contours of the economic recovery remain uncertain, we expect current equity gains,



fueled by strong demand for available homes, will continue to support homeowners in the near term."

Zillow, "Zillow's predictions for seasonally adjusted home prices and pending sales are more optimistic than previous forecasts because sales and prices have stayed strong through the summer months amid increasingly short inventory and high demand."

The pandemic also pushed the buying season further back in the year, adding to recent sales. Future sources of uncertainty including lapsed fiscal relief, the long-term fate of policies supporting the rental and mortgage market, and virus-specific factors, were incorporated into this outlook."

### Bottom Line

Many economists are in unison, indicating the housing market will continue to fuel the economy through the end of the year, maintaining this unprecedented strength.

Source: Keeping Current Matters

## VA HOME LOAN RELIEF FOR THOSE IMPACTED BY COVID-19

The Department of Veterans Affairs (VA) is making changes to its home loan process and asking lenders to offer relief to veterans who are affected by the COVID-19 pandemic.

### Veterans Applying for Loans

If you are still in the loan application process, the VA is making every effort to allow you to conduct all necessary meetings by telephone or other electronic methods. This includes meetings with lenders, appraisers, title companies and VA personnel.

Anyone who is at-risk for the novel coronavirus, is having flu-like symptoms or has other circumstances that may place them at risk or make them a possible risk to others will be afforded every availability to conduct meetings that are normally held in person via electronic means, according to the department.

### VA Working with Lenders

The VA says it is also urging lenders to work with impacted borrowers to ease the financial burden the COVID-19 pandemic is placing on veterans across the nation.

It is asking borrowers to give leeway to veterans who are unable to make their mortgage payments at this time, remove or reduce late fees, suspend credit bureau reporting of delinquent loans, and take other necessary action to allow veterans to remain in their homes during this unprecedented national emergency.

The VA is also urging lenders to liberally apply existing public laws and regulations that are designed to prevent foreclosures and loss to the government.

Many of the larger mortgage companies that cater to veterans have already issued statements saying they will work with individuals affected by the economic fallout associated with the COVID-19 outbreak and will make payment arrangements with those individuals if needed.

If you are experiencing financial difficulty as a result of the COVID-19 outbreak, you are urged to contact your lender directly to discuss your situation. In most cases, lenders will accept a few late payments and not take action, such as foreclosing on your home.

However, if your lender isn't cooperating, you should contact the VA and see whether there is any assistance it can offer you. Most likely, you will get some help.

Source: Jim Absher, Military.com



# 10 WAYS YOUR REAL ESTATE AGENT IS LIKE YOUR MOTHER

**1. She makes you clean your room.** When selling your home, the overall first impression is most important to prospective buyers. Don't be surprised if your agent reminds you to tidy up before showings, make your bed, and not stuff your dirty laundry in the closet like when you were a teenager.

**2. She takes your calls late at night.** No matter your age, clients are like agents' babies and their nurturing instincts kick in when she sees a call come in late at night. She will most likely ask you if everything is OK before you even have a chance to speak.

**3. She worries about you when you don't respond to her many calls, texts, and emails.** You can't hide from your Mom OR your real estate agent! Remember when you went away to college or worked a late night job, and your mom always wanted you to check in with a quick phone call from time to time? Remember how she'd think the worst when a day would pass after you didn't return her call and she was seconds away from calling hospitals to make sure you weren't there? Your agent is wired the same way, so just communicate to prevent any possible panic attacks, ok?

**4. She teaches you how to save your money, set a budget, and help you stick to it.** Your mom taught you the value of a dollar when she paid you allowance, and an extra fifty cents to take out the garbage was an exciting bonus! She probably also helped you budget and explained savings when you started a real job. You're an adult now, so your mom probably doesn't want to be seen as a nuisance meddling with your personal finances... but your agent doesn't mind!

Your agent wants you to know all the costs associated with any home sale or purchase, and has your best interests in mind. When you want to see homes \$50K out of your budget, she'll reel you back into reality and coach you along the way to find a home you will love—and that you can afford.

**5. She makes you do your homework.** Yes, you have homework when you're buying a home. You'll want to drive by any homes that interest you. You'll want to survey the neighborhood, the convenience to schools, shopping and your workplace, and the overall curb appeal. Just like your mom reminded you to study before an exam, your agent will remind you that online photos don't show everything and you should really check out the area first.

**6. She's a good listener.** Your mom always has time for you and will listen to you whine, complain, and share fears and excitement; she's always there for you when you need an ear. Your agent is too, and the more you share with her, the better she will understand what you want and need, whether it's selling or buying a home. Both mom and agent always want the best for you.

**7. You drive her to drink.** Why do you think your mom

always had her favorite coffee mug that wasn't full of coffee, and a nice wine collection with no dust on the bottles? Or why she brought a thermos to all of your Little League games in the heat of summer? Your agent has the same mug, same wine collection, and same thermos with your name written all over 'em. Although both have your best interests at heart, there are times that you can be quite a challenge.

**8. She drives you around and not ask for gas money.** Mothers log hundreds of miles on their cars driving to and from baseball practice, dance lessons and competitions, after-school functions, summer camp, and to and from the doctor every time you had an ear infection or strep throat. Agents log even more miles, and they enjoy it because it allows quality time to discuss your home-buying wants and needs, hopes and dreams, and occasionally a chance to rock out together when a good jam comes on the radio.

**9. She gives you tough love.** Mom kissed your boo-boos, but didn't hesitate to smack the back of your head if you did something stupid. She would hug you tight one minute, and the next be chasing you with a fly-swatter threatening to spank you when you acted up. Agents are the same way (minus the fly swatters), because they will tell you what you need to hear, and not always what you want to hear.

They'll break bad news and console you when you didn't get the house. They'll also give you the figurative head-smack when you need to focus and stop making stupid decisions like buying a new car a week after getting pre-approved for a loan. Or not doing your homework and wasting an hour of time driving to a house that backs up to a power plant with the county jail next door. Just listen and do everything your agent advises, and all should be hunky dory.

**10. She's both happy and sad when you move on, but ultimately is proud to see you pursue your dreams and to have been part of the journey.** Moms go through "empty nest syndrome" when you leave home, and they cry and cry and miss you more than you can imagine when you're gone. They know they'll see you again, and they beam with pride when you leave for college. Or buy your first home. Or get married and move out. But they're also so sad inside because they know you're all grown up now and don't need them as much anymore. Real estate agents go through this too. After spending weeks or months with a client, bonding with them, creating memories, and sharing in their joy of buying or selling a home, all the phone calls and meetings end when the home closes and they're no longer needed.

The best thing you can do to make each of them feel better is this: Call your mom and remind her you love her, and send your agent referrals to remind her she was awesome!

Source: Sarah D'Hondt, Lighter Side of Real Estate

**DAYLIGHT SAVINGS REMINDER**

Daylight Saving Time (United States) ends Sunday,  
November 1, 2020 at 2:00am.

**Move your clocks back 1 hour.**

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****Pecan Pie Cookies****INGREDIENTS:**

- 1 prepared single pie crust
- 2 tbsp butter, melted
- ½ cup pecans, chopped
- ⅓ cup brown sugar, packed
- ¼ cup corn syrup
- 2 eggs
- ⅛ tsp salt
- Cooking spray oil
- ¼ cup semi-sweet or milk chocolate chips for decorating

**DIRECTIONS:**

1. Preheat the oven to 400° F.
2. In a large nonstick saucepan, combine butter, pecans, brown sugar, corn syrup, eggs, and salt. Cook on the stovetop over medium-low heat until just slightly thickened, about the consistency of pudding. Remove from heat and set aside.
3. Unroll the dough, and using a 3-inch cookie cutter, cut out circles. Gently fold about ⅛-inch to ¼-inch up on the edges.
4. Spoon 1 tablespoon of the pecan mixture into each circle. Spray a baking sheet with oil. Bake 8 minutes or until filling is just set. Remove from the oven and cool on a wire rack.
5. Melt the chocolate in the microwave for 30 seconds. Drizzle chocolate over cookies.

Source: House of Magnets, Fridge Tips

**Pine Cone Birds****NEEDED**

- Pine Cones
- Small Pom Poms
- Google Eyes
- Chenille Stems or Pipe Cleaners
- Glue
- Yellow & Orange Foam

**INSTRUCTIONS**

1. Glue google eyes onto small pom-poms and let them dry.
2. Help your kids fold chenille stems or pipe cleaners into legs and feet. Glue them onto pine cone.
3. Cut out a triangular beak from orange or yellow foam. Glue on eyes and beak; let completely dry.



Source: Source: Lady Sandra

## ARE YOU CLEANING YOUR WASHING MACHINE?

That's right, the thing that washes your clothes is actually pretty gross—especially if you tend to wash your clothes on colder temperatures. In fact, only 5% of U.S. households launder clothes at temperatures high enough to kill bacteria (roughly around 60 degrees Celsius, or 140 degrees Fahrenheit).

As for the rest of us? We're basically creating breeding grounds for cross-contamination in our washing machines.

"Each time you open and close the washer's doors, moisture from each cycle is trapped in the door's seal," says **Ron Shimek**,

president of [Mr. Appliance](#). "The detergent drawer is another hidden trap for moisture and mold."

**How to clean it:** Prevent mold and bacteria buildup in your washing machine by leaving the lid and detergent drawer open to air out for several hours after washing.

To clean any existing mold, Shimek recommends using an even mixture of white vinegar and baking soda to wipe down affected surfaces.

Source: Larissa Runkle



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\$14,954 from  
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## CALIFORNIA HOME SALES FACTS: AUGUST 2020

State/Region/County	August 2020	July 2020	MTM% Chg
Calif. State Average	\$706,900	\$666,320	+6.1%
Calif. Condo Average	\$506,000	\$500,000	+1.2%
Sacramento	\$425,000	\$422,740	0.5%
Placer	\$538,750	\$550,000	-2.0%
El Dorado	\$570,000	\$550,000	+3.6%
Yolo	\$525,500	\$505,000	+4.1%
Stanislaus	\$370,000	\$360,000	+2.8%
San Joaquin	\$425,000	\$410,000	+3.7%
Nevada	\$475,000	\$500,000	-5.0%

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

State/Region/County	August 2020	July 2020	MTM% Chg
Solano	\$515,000	\$499,750	+3.1%
Contra-Costa	\$805,000	\$785,000	+2.5%
San Francisco	\$1,663,000	\$1,665,000	-0.1%
Fresno	\$322,000	\$320,000	+0.6%
Santa Clara	\$1,400,000	\$1,380,000	-1.4%
Orange County	\$930,000	\$880,000	+5.7%
Los Angeles	\$677,260	\$653,570	+3.6%
San Diego	\$732,560	\$719,000	+1.9%
Butte	\$415,000	\$395,000	+5.1%
Yuba	\$332,400	\$343,750	-3.3%

## CALIFORNIA HOME SALES FACTS: SEPTEMBER 2020

State/Region/County	Sept. 2020	August 2020	MTM% Chg
Calif. State Average	\$712,430	\$706,900	+0.8%
Calif. Condo Average	\$527,000	\$506,000	+4.2%
Sacramento	\$439,000	\$425,000	3.3%
Placer	\$530,000	\$538,750	-1.6%
El Dorado	\$588,000	\$570,000	+3.2%
Yolo	\$530,000	\$525,500	+0.9%
Stanislaus	\$375,000	\$370,000	+1.4%
San Joaquin	\$435,000	\$425,000	+2.4%
Nevada	\$478,750	\$475,000	+0.8%

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

State/Region/County	Sept. 2020	August 2020	MTM% Chg
Solano	\$499,950	\$515,000	-2.9%
Contra-Costa	\$783,000	\$805,000	-2.7%
San Francisco	\$1,665,000	\$1,663,000	+0.1%
Fresno	\$325,000	\$322,000	+0.9%
Santa Clara	\$1,402,500	\$1,400,000	+0.2%
Orange County	\$915,000	\$930,000	-1.6%
Los Angeles	\$747,380	\$677,260	+10.4%
San Diego	\$735,000	\$732,560	+0.3%
Butte	\$403,300	\$415,000	-2.8%
Yuba	\$342,000	\$332,400	+2.9%



## SEPTEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

BECKY H.

ZANE M.

DESIREE R.

SABRINA R.

SANDRA S.

RIALYN J.

YASSY W.

TAMMY G.

BRYNNE C.

KATIE P.

LISA C.

SCOTT T.

EMILY H.

ROD & SABRINA R.

KARINA F.



## OCTOBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

SHAUN O.

MONICA M.

SHANNON E.

ESRA S.

JUSTIN R.

WELLA G.

FRANKIE F.

MICHAEL H.

RICK M.

ERIN B.

KEVIN E.

CLAYTON N.

CHRISTINA O.

KENDRA M.

SARAH H.

NATE & NICOLE B.

TRISHA & MARTY H.

ANGELA & ZAC D.

SHAUN & CHRISTINA O.

FRANKIE & JENNIFER F.

DEBORAH & RON C.

LISA & ROBERT C.

ERIC & DEBI E.

JOSHUA & RIALYN J.

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**OCTOBER  
PRIZES**

**1st Prize** \$50 Starbucks Gift Card  
**2nd Prize** \$25 JC Penney Gift Card  
**3rd Prize** \$10 Coldstone Gift Card

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WINNERS**

**1st Prize** \$50 Office Depot Gift Card-Kate S.  
**2nd Prize** \$25 Outback Gift Card-Mayuko R.  
**3rd Prize** \$10 Amazon Gift Card-Seth D.

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## Giving Back 4 Homes Program



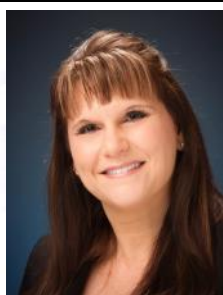
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