

Life & Times

JULY 2022

HOME PRICE DECELERATION DOESN'T MEAN PRICE DEPRECIATION

Experts in the real estate industry use a number of terms when they talk about what's happening with home prices. And some of those words sound a bit similar but mean very different things. To help clarify what's happening with home prices and where experts say they're going, here's a look at a few terms you may hear:

- **Appreciation** is when home prices increase
- **Depreciation** is when home prices decrease.
- **Deceleration** is when home prices continue to *appreciate*, but at a *slower* pace.

Where Home Prices Have Been in Recent Years

For starters, you've probably heard home prices have skyrocketed over the past two years, but homes were actually appreciating long before that. Houses have gained value consistently over the past 10 consecutive years. But since 2020, the increase has been more dramatic as home price growth accelerated.

So why did home prices climb so much? It's because there were more buyers than there were homes for sale. That imbalance put upward pressure on home prices because demand was high and supply was low.

Where Experts Say Home Prices Are Going

While this is helpful context, if you're a buyer or seller in today's market, you probably want to know what's going to happen with home prices moving forward. Will they continue that same growth path or will home prices fall?

Experts are forecasting ongoing appreciation, just at a decelerated pace. In other words, prices will keep climbing, just not as fast as they have been. The graph below shows home price forecasts from seven industry leaders. **None are calling for prices to fall (see graph):**

Mark Fleming, Chief Economist at *First American*, identifies a key reason why home prices won't depreciate or drop:

"In today's housing market, demand for homes continues to outpace supply, which is keeping the pressure on house prices, so don't expect house prices to decline."

And although housing supply is starting to tick up, it's not enough to make home prices decline because there's still a gap between the number of homes available for sale and the volume of buyers looking to make a purchase.

Terry Loeb, Founder of the research firm *Pulsenomics*, notes that most real estate experts and economists anticipate home prices will continue rising. As he puts it:

"With home values at record-high levels and a vast majority of experts projecting additional price increases this year and beyond, home prices and expectations remain buoyant."

Bottom Line

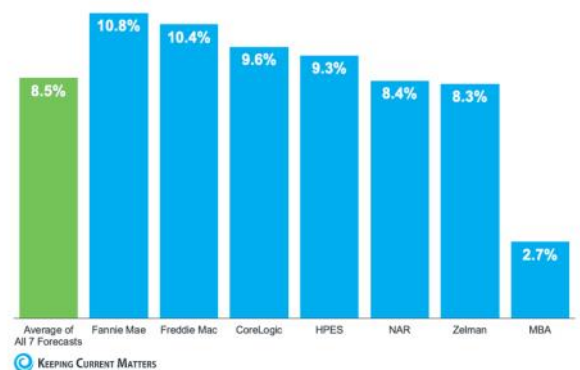
Experts forecast price deceleration, not depreciation. That means home prices will continue to rise, just at a slower pace. Connect with a trusted real estate professional to get a full picture of what's happening with home prices in your local market and to discuss your buying and selling goals.

Source: Keeping Matters Current

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Home Price Forecasts for 2022

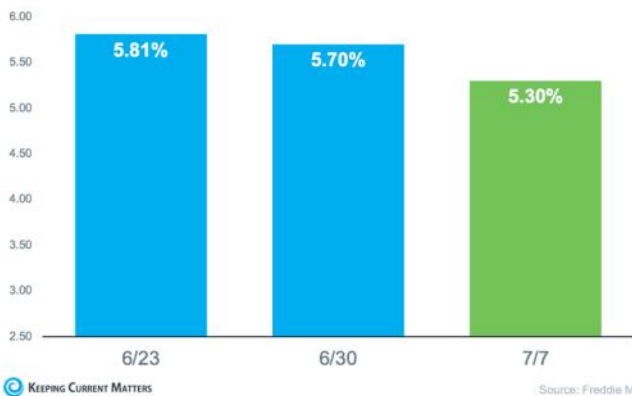


DROP IN MORTGAGE RATES; GOOD NEWS FOR HOMEBUYERS

Over the past few weeks, the average 30-year fixed mortgage rate from *Freddie Mac* fell by half a percent. The drop happened over concerns about a potential recession. And since mortgage rates have risen dramatically this year, homebuyers across the country should see this decline as welcome news. *Freddie Mac* reports that the average 30-year rate was down to 5.30% from 5.81% two weeks prior (see graph below):

Mortgage Rates Dropped by Half a Percent

Average 30-Year Fixed Rate Over the Last Three Weeks



Is this recent dip such good news for homebuyers? As Nadia Evangelou, Senior Economist and Director of Forecasting at the *National Association of Realtors* (NAR), explains: "According to *Freddie Mac*, the 30-year fixed mortgage rate dropped sharply by 40 basis points to 5.3 percent. . . . As a result, home buying is about 5 percent more affordable than a week ago. This translates to about \$100 less every month on a mortgage payment."

That's because when rates go up (as they have for the majority of this year), they impact how much you'll pay in your monthly mortgage payment, which directly affects how much you can comfortably afford. The inverse is also true. A decrease in mortgage rates means an increase in your purchasing power.

The chart below shows how a half-point, or even a quarter-point, change in mortgage rates can impact your monthly payment:

Buyer's Purchasing Power

Monthly Mortgage Payment (Principal and Interest)

		Home Loan Amount				
		\$440,000	\$420,000	\$400,000	\$380,000	\$360,000
Mortgage Interest Rate	6.25%	\$2,709	\$2,586	\$2,463	\$2,340	\$2,217
	6.00%	\$2,638	\$2,518	\$2,398	\$2,278	\$2,158
	5.75%	\$2,568	\$2,451	\$2,334	\$2,218	\$2,101
	5.50%	\$2,498	\$2,385	\$2,271	\$2,158	\$2,044
	5.25%	\$2,430	\$2,319	\$2,209	\$2,098	\$1,988
	5.00%	\$2,362	\$2,255	\$2,147	\$2,040	\$1,932

Principal and interest payments rounded to the nearest dollar. Total Monthly payment may vary based on loan specifications such as property taxes, insurance, HOA dues, and other fees. Interest rates used here are for marketing purpose only. Consult your licensed Mortgage Advisor for current rates.

KEEPING CURRENT MATTERS

Source: Mortgagecalculator.net

Bottom Line

If your home doesn't meet your needs, this may be the opportunity you've been waiting for. Contact a local real estate advisor today to see how you can benefit from the current drop in mortgage rates.

Source: Keeping Current Matters

TOP ALLERGY-FIGHTING IDEAS FOR YOUR HOME

Per the Mayo Clinic, try these allergy-fighting techniques to snuffle-proof a home:

- Air Filtration.** Choose an air filter that has a small-particle or HEPA filter. Clean or replace filters in the central heating and cooling systems and air conditioning units. Keeping the humidity low and temperature around 70 degrees will help fight mold and dust mites.
- Flooring.** Remove carpeting and use hardwood, laminate or linoleum flooring. Wash area rugs and shampoo carpet.
- Plants.** Spread aquarium gravel over the dirt in potted plants to help contain mold.
- Food Waste.** Place garbage in a can with an insect-proof lid and empty the trash daily.
- Kitchen and Bath.** Scrub with bleach to clean mold from the fixture, tub and shower. Clean or replace moldy shower curtains and bath mats.



Source: Realtor Mag

5 TIPS FOR CLEANING MILITARY UNIFORMS

Because camouflage doesn't clean itself and, for reasons I don't understand (and, for the record, don't like), the 'don't touch my gear' rule seems to apply to everything but the dirty cammies or military uniforms.

Those piles of cammies on top of the laundry bin? In the garage? Piling up near the washing machine? "Honey, can you just run a load...?"

And for a long time my answer was "no." (Judge away.) I was a working woman myself and I didn't see him running loads of my blouses or taking my heels to the cobbler, so it just sort of seemed fair. You do your laundry, I'll do mine. And as every spouse ever knows, that really means: You do some of your laundry, I'll do all of mine, all of the house stuff, all of the kids', and part of yours.

Meet my husband's laundry bin. I'm not even sure what it is that's hanging out of it, but all I know is it needs some serious de-funking. The room kind of does too, now. And so eventually that meant cammies.

Now I should tell you. I come from a long line of military spouses. And for every store of greatness and bravery, I've heard 80 other stories about uniforms ruining prom dresses, evening gowns, wedding dresses, christening gowns and every other important piece of fabric you can think of. After a particularly awful laundry incident involving a yellow dress and a load of Army greens on hot day, my grandfather wasn't allowed to do his uniforms at home at all. Ever.

But I've been worn down by the piles of laundry and the general smell of sweat and dirt and gunpowder and Marine-ness and whatever else is built into those things, and so, for the overall sake of a happy, clean-ish home, I've given in. I'm cleaning uniforms.

Here's your best advice on how to wash military uniforms.

1: Meet Vinegar, Your New Best Friend

"I wash all his cammies, skivvies, and socks in vinegar and it works great!," says Mikka. So how do you use vinegar in your washing machine? While the uniforms are soaking, add a cup of white vinegar and let them soak for awhile. If you have a top-loader, you can just leave the top open for a half hour and let the vinegar do its magic. If you have a front-loader, your washing machine probably has an "extra soak" option. Using that, add the vinegar directly to the basin and then wash as normal. Everything *should* come out smelling spiffy clean.

2: And Baking Soda

But since we all know they somehow issue uniforms pre-soaked in sweat and grime, sometimes you need a little heavy duty helping. Enter: Baking soda! Using your regular detergent, add a half-cup of baking soda directly to the basin of your washing machine. Baking soda is basically the miracle cleanser of 2014 in this house, so I'm not terribly surprised by this. I'm just shocked I didn't think of it myself!

Pro Tip: Baking soda and a scrub brush is apparently the magical solution for cleaning covers. "Scrub brush and baking soda," says Amy. "If that doesn't work, then it's time for a new cover!!"

3: For Desperate Times, Try Desperate Measures (i.e., Ammonia)

Millinda knows what it's like to deal with heavy sweat, heavy grime uniforms and she has found that ammonia gets the job done with nothing else will. "I wash everything he sweats in in hot water and add a cup of ammonia," she says. "The current cammies don't shrink and it gets out all the smells, PT gear and

everything." Well, color me happy.

4: Hot Water Wash

With load after load of extra-stinky uniforms putting your washing machine to its test, it's a good idea to run a hot water wash after every particularly brutal military load.

Not only does this help the washing machine keep itself clean on a regular basis, it's also the best way to make sure the stank from the last load doesn't get into the next. (Anyone who has ever washed a uniform that was worn straight for three weeks in the desert without being washed once can completely understand where I'm coming from here. If you haven't done that yet, don't worry. It's only a matter of time. Just know -- it's exactly as bad as you think it is.

5: Monthly Upkeep

Maybe because we've been in crappy rentals with crappy washing machines that I blamed for all of our cammie stank problems, but I've done a really terrible job of actually maintaining our washing machine. End result: I've had guest room towels that smell vaguely like uniform, and not in a good "this smells of bravery and patriotism!" way. But more in a "oh gosh I'm so, so sorry, let me get you some new ones" way.

I was tsk tsk'ed for this recently when I complained to a more senior wife that I'm thinking of just hosing down all uniforms outside and insisting they go to a laundromat to get clean. "If you never clean the thing that does the cleaning," she said, "how do you expect it to do its job at all?"

Touché, wise woman. Touché.

There are a lot of DIY ways to clean your machine, but I'm partial to the pre-packaged cleaner our washing machine manual recommends. I'm not sure what's in it, I'm entirely sure I don't want to know, and I'm also pleased to report it works like a charm. I now clean the washing machine every month - and it works so well with a little regular upkeep I haven't had to use vinegar in a few weeks.

But today's supposed to be the hottest day on record where we live in Florida, though, so my guess is that will be out the window tomorrow. But hey: At least now, when he comes home with the sweat-soaked, grime-caked, "what IS that smell?" military uniform laundry load, I can look at him and say "hey, no problem. I've got this."

And for once, I'll know I'm right.

Source: Raleigh Duttweiler, Military.com



7 ROOKIE MISTAKES IN THE VEGETABLE GARDEN

Even the best vegetable gardeners can forget basics and make rookie mistakes. Here are 7 no-nos to avoid.

Avis Richards, whose Ground Up Campaign teaches New York City school kids how to grow their own food, reveals the rookie mistakes that all gardeners should avoid.

1. Unwise watering. Too much, too little, too hard, too soft — they're all watering mistakes that'll wreck your garden. Before adding water, poke a finger a couple of inches into the soil. If it's moist, save the water; if it's dry, train a gentle spray at the base of plants. Better yet, wind a drip hose (\$13 for 50 feet) through your garden; that way, you'll deliver moisture to the roots without wasting water on leaves and to evaporation.

2. Forgetting to test. Even veteran gardeners forget to test their soil every year to make sure it has the pH and nutrients plants need. For about \$10, you can send a sample to your state extension service and receive a complete analysis. Or, buy a DIY test kit at your local garden center. When you know what your soil is made of, either select plants that thrive in that type of earth, or amend soil to match your garden's needs.

3. Planting garden divas. Of course you love summer tomatoes, but they can be tricky to grow during summers that are too hot, too cold, too wet, too dry. So newbies should try growing a couple of tomato plants just for fun, then load gardens with foolproof veggies and herbs, such as beans, peppers, oregano, and parsley. If you must grow a tomato, plant cherry tomatoes that can survive anything summer can throw at them and even yield fruit into fall.

4. Raising too much. One cherry tomato plant can yield 80 fruit, and a single

zucchini plant can keep your neighbors in zucchini bread through winter. So don't plant more than you can eat, put up, or share with friends. The National Gardening Association says an edible garden of about 200 sq. ft. should keep a family of four in veggies all summer. If you do grow more than you need, donate it to a local food bank or plan a swap with fellow gardeners.

5. Growing everything from seed. Some crops, such as salad greens, radishes, carrots, peas, beans, and squash, are easy to grow from seeds that germinate in a couple of weeks. Experience will tell you that eggplant, broccoli, cauliflower, and tomatoes are better grown from seedlings, which someone else has nurtured for months. Pick plants that are short and compact; avoid leggy plants with blooms that are liable to die on the vine as the plant acclimates itself to your garden.

6. Assuming you know. Gardeners often read seed packages and figure they know everything about growing vegetables. Wrong! The more you know about your hardiness zone, soil, weather, insects, and vegetable varieties, the better your garden will grow. So curl up with a good gardening book, and surf the web for garden bloggers that share your passion. Better yet, join a gardening club where you can share tips and seeds.

7. Relying on pesticides. Don't bring out the big guns, which can contaminate the watershed, until you've tried less-toxic ways to get rid of garden pests. Ladybugs and praying mantis, which you can buy at garden supply stores, will eat garden intruders, such as aphids and beetles. Non-toxic insecticidal soaps will take care of soft-bodied insects (don't use if ladybugs are around).

Source: Lisa Kaplan Gordon



Vicks VapoRub



SORE THROAT – rub on throat and wrap with a man's sock.
DECONGESTANT – rub on chest and under each nostril.
COUGHS – rub generously on feet and cover with socks to help minimize coughing.
SORE MUSCLES – rub generously on sore muscles.
HEADACHES – rub a small amount on your temples and forehead.
EAR ACHES – apply a small amount to a cotton ball and place in ear to relieve pain.
NAIL FUNGUS – rub on toenails with fungus. The nail will turn a dark color as it kills the fungus. Dark color will go away as the nail grows out.
MOSQUITO REPELLENT – rub a small amount to exposed skin.
ITCHY BUG BITES – rub on bite and cover with a band-aid.
CRACKED HEELS – rub on feet in the morning and at night.
ACNE – dab on zit to clear it up.
COLD SORES – rub a little on the area when you begin to feel one coming on.

STICKY SITUATION

A bar of soap is handy for more than just washing up. You can also use it to:

1. Get your child's zipper unstuck—just run soap over the teeth.
2. Make a furniture drawer glide more easily.
3. Mark a hemline on a pair of pants or skirt. A chard of soap acts just like chalk and it will wash out.



Exercise Brings Better Sleep

A report in Mental Health and Physical Activity, shows that people who get 150 minutes a week of moderate exercise (or 75 minutes of vigorous exercise) feel less fatigue during the day and sleep better at night. Researchers studied 3,081 men and women between the ages of 18 and 85 to determine what their nighttime sleep patterns looked like.

Those who met these National Institute of Health exercise guidelines were less likely to report sleepiness during the day, less likely to experience leg cramps while sleeping, and less likely to have difficulty concentrating during the day when tired.

The doctors also concluded that those who were more active during the day fell asleep faster at night.



Today's Laugh

Cop: So, I'm writing you a ticket for driving alone in the car pool lane.

Me: You're going to feel really stupid when you look in my trunk.

Egg Roll Bowl

INGREDIENTS:

- 1 pound ground pork sausage
- 6 cups coleslaw mix or shredded cabbage
- 4 cloves garlic, minced
- 1 tablespoon ginger, minced
- 1 tablespoon soy sauce
- 1/4 cup chopped green onions
- 1 tablespoon sesame oil

DIRECTIONS:

1. Heat a large skillet over medium heat. Add the sausage and cook, stirring often to crumble, until cooked through. Do not drain.
2. Add the coleslaw mix, garlic, ginger, and soy sauce to the skillet with the sausage. Cook for 3-4 minutes or until cabbage has softened a bit.
3. Remove from the heat and top with the green onions and drizzle with sesame oil.
4. Serve immediately.



Source: KARLY, BUNS IN MY OVEN

Beach Theme Sand & Shell Art

NEEDED

- Foam Board
- Elmer's Glue
- Glitter or Glitter Pens
- Sharpie or Paint Pen
- Sand
- Shells

INSTRUCTIONS

1. Use Sharpie or Paint Pen to draw a border if desired
2. Glue shells on in desired areas (let dry)
3. Use glue to make a pattern and then cover with sand & shake off.
4. Use glitter pen (or glue and shake on glitter) for sparkle.

Source: Groomed Home



EMERGENCY EVACUATION – ITEMS TO GATHER

No. of vehicles _____ Drivers _____ Trailers _____ Motorcycles _____

15-minute warning:

1. Wallet, purse, keys, glasses
2. Cell phone(s), charger(s)
3. Emergency cash, credit card
4. Pets, carriers, leashes, meds
5. Clothes, shoes, hats for season
6. Hearing aids, medications
7. Flashlights, extra batteries
8. Safety deposit box key(s)
9. Checkbooks, bills to pay
10. _____
11. _____

30-minute warning:

(The above, plus):

1. Pillows, sleeping bags, blankets
2. Address book, phone list
3. Jewelry & most-valuable personal possessions
4. Personal hygiene items
5. Other meds, supplements
6. First aid kit, medical items
7. Pet food, dishes, bedding, litter
8. Children's items, toys, books
9. Battery radio, extra batteries
10. Toilet paper, hand wipes, soap
11. Clothing for 3 days, shoes
12. Computer, monitor, laptop
13. Gal. jugs of drinking water
14. _____
15. _____

1-hour warning:

1. Take or safeguard guns, ammo
2. Ice cooler w/ice, food, drinks
3. Genealogy records, files
4. 3 days food, special diet items
5. Gloves, dust mask for smoke
6. Paper plates, cups, utensils
7. School items, homework, pen, pencil, books, calculator, paper
8. Licenses, vehicle titles, deeds
9. Insurance, financial, medical data; Wills, Powers of Atty.
10. Personal property list, photos & appraisals, documentation
11. _____
12. _____

2-hour+ warning:

1. Albums, photos, home videos
2. Albums, photos, home videos
3. Family photos on display
4. Military decorations, records, mementoes, plaques
5. Luggage (packed)
6. Valuable items, cameras
7. Heirlooms, art, collections
8. Primary cosmetics
9. Secondary vehicles, RV
10. Camping equipment, tent
11. Journals, diaries, letters
12. _____

CALIFORNIA HOME SALES FACTS: JUNE 2022

State/Region/County	June 2022	May 2022	MTM% Chg	State/Region/County	June 2022	May 2022	MTM% Chg
Calif. State Average	\$863,790	\$900,170	-4.0%	Solano	\$625,000	\$615,530	+1.5%
Calif. Condo Average	\$660,000	\$678,000	-2.7%	Contra-Costa	\$976,940	\$1,025,000	-4.7%
Sacramento	\$560,000	\$580,000	-3.4%	San Francisco	\$1,900,000	\$2,015,000	-5.7%
Placer	\$720,000	\$735,000	-2.0%	Fresno	\$425,000	\$420,000	+1.2%
El Dorado	\$715,000	\$728,750	-1.9%	Santa Clara	\$1,820,000	\$1,927,500	-5.6%
Yolo	\$667,500	\$660,000	+1.1%	Orange County	\$1,265,000	\$1,295,000	-2.3%
Stanislaus	\$480,000	\$475,000	+1.1%	Los Angeles	\$860,230	\$798,720	+7.7%
San Joaquin	\$560,000	\$555,000	+0.9%	San Diego	\$950,000	\$970,000	-2.1%
Nevada	\$590,000	\$560,000	+5.4%	Butte	\$445,000	\$500,000	-11.0%
For Complete Report & All California Counties: http://www.givingback4homes.com/newsletter.html				Yuba	\$450,000	\$449,500	+0.1%

THINGS TO AVOID AFTER APPLYING FOR A HOME LOAN

Once you've applied for a mortgage to buy a home, there are some key things to keep in mind. While it's exciting to start thinking about moving in and decorating, be careful when it comes to making any big purchases. Here are a few things you may not realize you need to avoid after applying for your home loan.

Don't Deposit Large Sums of Cash

Lenders need to source your money, and cash isn't easily traceable. Before you deposit any amount of cash into your accounts, discuss the proper way to document your transactions with your loan officer.

Don't Make Any Large Purchases

It's not just home-related purchases that could disqualify you from your loan. Any large purchases can be red flags for lenders. People with new debt have higher debt-to-income ratios (how much debt you have compared to your monthly income). Since higher ratios make riskier loans, borrowers may no longer qualify for the mortgage. Resist temptation to make large purchases, even furniture or appliances.

Don't Co-Sign Loans for Anyone

When you co-sign for a loan, you're making yourself accountable for that loan's success and repayment. With that obligation comes higher debt-to-income ratios as well. Even if you promise you won't be the one making the payments, your lender will have to count the payments against you.

Don't Switch Bank Accounts

Lenders need to source and track your assets. That task is much easier when there's consistency among your accounts. Before you transfer any money, speak with your loan officer.

Don't Apply for New Credit

It doesn't matter whether it's a new credit card or a new car. When you have your credit report run by organizations in multiple financial channels (mortgage, credit card, auto, etc.), it will have an impact on your FICO® score. Lower credit scores can determine your mortgage interest rate and possibly even your eligibility for approval.

Don't Close Any Accounts

Many buyers believe having less available credit makes them less risky and more likely to be approved. This isn't true. A major component of your score is your length and depth of credit history (as opposed to just your payment history) and your total usage of credit as a percentage of available credit. Closing accounts has a negative impact on both of those aspects of your score.

In Short, Consult an Expert

To sum it up, be upfront about any changes when talking with your lender. Blips in income, assets, or credit should be reviewed and executed in a way that ensures your loan can still be approved. If your job or employment status has changed recently, share that with your lender. Ultimately, it's best to fully disclose and discuss your intentions with your loan officer before you do anything financial in nature.

Bottom Line

You want your home purchase to go as smoothly as possible. Remember, before you make any large purchases, move your money around, or make any major life changes, be sure to consult your lender – someone who's qualified to explain how your financial decisions may impact your home loan.

Source: Keeping Current Matters



JULY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

MIKE S.
MATT A.
ANDREA B.
KRISTY N.
CLAYTON & MONICA N.

KATHY S.
KRIS R.
LUIS A.
JASON & OLIVIA T.
ABE & LISA C.

LINDSEY C.
MATT O.
LARAE R.
BECKY & JOE H.
RICK & MELANIE M.

STEVIE V.
RONNIE C.
OCTAVIO R.
ZACK P.

MONTHLY DRAWING

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**JULY
PRIZES**

1st Prize \$50 Cheesecake Factory Card
2nd Prize \$25 Old Navy Gift Card
3rd Prize \$10 Coldstone Gift Card

**JUNE
WINNERS**

1st Prize \$50 Regal Movies Gift Card-Wendy V.
2nd Prize \$25 Chili's Gift Card-Patrick C.
3rd Prize \$10 Krispy Kreme Gift Card-Silvia S.

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