

Life & Times

APRIL 2019

7 THINGS TO AVOID AFTER APPLYING FOR A MORTGAGE

Congratulations! You've found a home to buy and have applied for a mortgage! You are undoubtedly excited about the opportunity to decorate your new home! But before you make any big purchases, move any money around, or make any big-time life changes, consult your loan officer. They will be able to tell you how your decision will impact your home loan.

Below is a list of 7 Things You Shouldn't Do After Applying for a Mortgage! Some may seem obvious, but some may not!



source and track assets. That task is significantly easier when there is consistency among your accounts. Before you even transfer money between accounts, talk to your loan officer.

6. 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.*), your FICO score will be affected. Lower credit scores can determine your interest rate and maybe even your eligibility for approval.

7. Don't close any credit accounts. Many clients have erroneously believed that having less available credit makes them less risky and more likely to be approved. Wrong. 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 those determinants of your score.

Bottom Line

Any blip in income, assets, or credit should be reviewed and executed in a way that ensures your home loan can still be approved. The best advice is to fully disclose and discuss your plans with your loan officer before you do anything financial in nature. They are there to guide you through the process.

Source: Keeping Current Matters

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1. Don't change jobs or the way you are paid at your job! Your loan officer must be able to track the source and amount of your annual income. If possible, you'll want to avoid changing from salary to commission or becoming self-employed during this time as well.

2. Don't deposit cash into your bank accounts. Lenders need to source your money and cash is not really traceable. Before you deposit any amount of cash into your accounts, discuss the proper way to document your transactions with your loan officer.

3. Don't make any large purchases like a new car or new furniture for your new home. New debt comes with it, including new monthly obligations. New obligations create new qualifications. People with new debt have higher debt to income ratios... higher ratios make for riskier loans... and sometimes qualified borrowers no longer qualify.

4. Don't co-sign other loans for anyone. When you co-sign, you are obligated. As we mentioned, with that obligation comes higher ratios as well. Even if you swear you will not be the one making the payments, your lender will have to count the payment against you.

5. Don't change bank accounts. Remember, lenders need to

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KEEP CROOKS OUT OF YOUR GARAGE AND HOUSE

With warm weather and longer days comes yard work. Many residents keep their lawn equipment and other valuables inside their garage. It is not uncommon for residents to leave their garage door open while they are outside working. This may be convenient, but it is an open invitation to a burglar. Even if you are out front mowing, a criminal can quickly slip into your garage and enter your home. This can happen in a matter of five seconds or less.

Secure your garage door

Here are a few more tips to keep criminals out of your garage.

- Don't leave your opener in the car. If a thief breaks into your car & steals the remote, he has an easy way into your home.
- Secure the emergency release. If you are away from home on a trip use a zip-tie to secure the emergency release.
- Make sure the garage door is closed. When leaving your home, don't just hit the remote and drive away. Stop to make sure the garage door closes and stays down.
- Check the garage door before going to bed. It is not uncommon for night shift officers to run across an open garage door.
- Close the garage door all the way down. A criminal can easily slip under a partially open door.

Secure your home

Neighbors play a key role in preventing home thefts. Home-

owners that have good relationships with their neighbors are less likely to be victimized. Neighbors looking out for each other and reporting suspicious activity will help reduce crime.

Follow these tips to keep crooks out of your home.

- Padlock the side gate of your home. If a criminal can easily walk into your backyard, they'll have a great place to hide while they attempt to break into your home.
- Lock all your doors. Whenever you leave home, make sure all the doors to your home are locked. This includes the side garage door and the door from your garage to your house. These are often overlooked by the homeowner.
- Close & lock windows when you leave even if for a short time. With warmer weather you may be tempted to leave windows open to let in fresh air. Open windows will also let in a thief.
- If you have an alarm system make sure to use it. Arm your system every time you leave. Post signs to let a potential thief know that you have a security system.

You can reduce your chances of becoming a victim of home theft by following some simple rules every time you leave home. Make sure to remind your teenagers of these rules, too. Don't make your home an easy target for a criminal this spring season.

Source: City of Roseville



Save Your Down Payment

Many people believe you need a 20% down payment to buy a home. There are loans available that allow buyers to put down as little 3% or 0% with a VA or USDA Loan.



Know Your Credit Score

Your credit score is a numeric representation of your history & ability to pay back debts in the past. Different home loans have different credit requirements.



Find A Real Estate Agent

Once you have a handle on your credit score & down payment savings, contact a local agent who can guide you through the process of buying your first home.



Get Pre-Approved

Your agent will have a list of lenders that you can work with to get pre-approved for your mortgage. This will help keep you on budget during the next step!



Go Home Shopping!

Make a list of what you want vs. what you need in your new home. Your agent will use this list to find homes for you to tour.



Make an Offer

Your agent will help you determine the best price to offer for the home. In a competitive market you may not be the only one bidding & will want to stand out!



Get a Home Inspection

Once your offer is accepted, you will want to do a home inspection to ensure there are not any hidden issues with the home.



Get a Home Appraisal

Your lender will arrange for a home appraisal to ensure that the property is worth the price that you have agreed to pay for it. The bank will only issue a loan for the appraised value.



Close the Sale

Once your loan is approved, your lender will schedule a closing date. This is the day you sign all your paperwork to complete the purchase & get the keys to your new home!



Move In!

Congratulations!



You're a homeowner!

10 Steps To Buying A Home

TIPS TO STRETCH YOUR FAMILY BUDGET

Rare is the person today who isn't watching expenses. Here's how to get more bang for your buck:

1. **Plan Your Meals.** Take a moment to make menus and a shopping list for the week. Take advantage of coupons, sales, and bargains. This also helps you avoid those costly impulse purchases.
2. **Plant a Garden.** Growing your own fresh herbs and vegetables saves you money, plus your food tastes better and you don't have to worry about pesticides. Even city dwellers can do this with patio planters and window boxes.
3. **Shop Yard Sales and Thrift Stores.** Why pay mall prices for children's clothes they'll soon outgrow or for a table, lamp, or bookcase for the family room. These things—and more—can be bought at bargain prices at yard sales, second-hand stores, and thrift shops. Have your own yard sale and turn basement, attic, and garage clutter into cash.
4. **Bargain Hunt Constantly.** Get into the habit of looking for the best deals on cosmetics, vitamins, clothes and new household items. Check newspaper ads, circulars, and online discounters. Opt into email programs to get special offers.
5. **Buy Off-Season.** From luggage to snow-blowers to homes, there are periods when far fewer people are looking to buy. These off-season and end-of-season times are when you can purchase

at the best prices, although your selection may be limited.

6. **Do It Yourself!** There are lots of maintenance, repairs and upgrade jobs around the house you can do yourself and save money. Check online for directions to make your own cleaning solutions from nontoxic household products.
7. **Get Help.** Keep your home neat by giving every family member a daily responsibility. Bring friends in for home improvement projects—putting up a deck can be done in a weekend with the help of a few friends. Use the internet to check prices and to see what bloggers are saying about where to find bargains.



MILITARY: MARINES GETTING NEW GRENADE LAUNCHER

A new grenade launcher is now in testing before it heads to Marine units next fiscal year. The M320A1 can be employed as a standalone weapon or can be mounted on another weapon such as the M27 infantry automatic rifle, according to a recent release. It will replace the current M203 grenade launcher. In early March, Marine Corps Ground Combat Elements Systems worked with maintenance Marines and logisticians to assess provisioning, sustainment and training requirements for the new system. The analysis included an assessment of when components will need to be repaired or replaced. Then came a job training analysis, to provide troops with the training they need to use the new grenade launcher. Marines in the fleet will get their hands on the new weapon in fiscal 2020.

Source: Military.com

Photo By: Joseph Neigh



FLUSHING TOILET WITH LID UP; GROSSER THAN IMAGINED

At this point in your life, chances are good you've mastered basic potty training skills. But there's one golden rule we don't all follow in the bathroom: Closing the lid before we flush the toilet.

Maybe you're a little bit lazy, or maybe you don't think flushing with the lid down is a big whoop. But have you ever thought about what *really* happens when you pull that lever with the lid wide open?

"You get a good spray out of the toilet area," explains **Charles P. Gerba**, a professor of microbiology at the University of Arizona. "When droplets come out of the toilet, it looks like the Fourth of July."

It's something called "the aerosol effect": Instead of colorful sparklers erupting in the sky above you, you're showered with fecal bacteria and viruses. (Keep reading. Please.)

The aerosol effect, in disgusting detail

Fun fact: The average person flushes the toilet five to six times each day, adding up to nearly 2,000 flushes per year, says **Doyle James**, president of Mr. Rooter Plumbing, a Neighborly company. With all that flushing, you might think toilet bowl germs are regularly getting swept to the sewers.

We hate to break it to you, but they're not. Many different types of germs stay in the toilet bowl *after* you flush. After all, the **average human stool** weighs just under a quarter of a pound (sorry, McDonald's) and contains a trillion bacteria. You could flush *multiple* times and never get them all out. They simply glom onto the porcelain interior of the bowl.

So each time you flush, "an aerosol is created due to the rush of water into the bowl," explains **Jason "The Germ Guy" Tetro**, a visiting scientist at the University of Guelph and author of "The Germ Files: The Surprising Way Microbes Can Improve Health and Life (and How to Protect Yourself From the Bad Ones)."

"When this happens, any microbes deposited into said toilet may be sent into the surrounding environment."

What's grosser? Bacteria can rise up to 10 inches into the air—and *will still be there an hour and a half later*, according to research from the Leeds Teaching Hospital Trust.

If all this information about irresponsible flushing isn't making your stomach turn yet, try this on for size: You could actually get physically ill from keeping the lid up.

"Although most of the time the risk is low for becoming sick, if the pathogen happens to be norovirus—which can cause infection in very, very low amounts—then you may have a problem," Tetro says. (Norovirus is a highly contagious virus whose hallmark unpleasant symptoms include diarrhea, vomiting, and stomach pain that can last up to three days.)

Do low-flow toilets reduce spray?

"Whew," you may be thinking. "Good thing I have a low-flow toilet." Because surely less water equals less spray, right?

Nope. Scientists have already asked that question—and answered it. Low-flow or no, the **aerosol effect** is still firmly in effect. Hundreds of thousands of little droplets are still spewed into the air.

"So, even though you may be saving energy [with a low-flow model],

best to expend a little arm energy and cover the toilet with the lid before you flush," Tetro says.

And in case you were wondering, not even bidets are off the hook.

"There isn't contamination *per se*, as you might see in a freshly deposited toilet," Tetro says. But the inner compartments and spray of a bidet can have what's known as a **biofilm**, a community of bacteria. And *that* can be sent out in the spray.

As you might expect, "this can end up sending bacteria all over the place," Tetro adds, "including your **gluteal cleft**, which most people might simply call the 'bum crack.'"

Bottom line (we won't bother excusing the pun): No matter if you're using a regular tank toilet, a low flush, or a bidet, make sure you keep the lid down and/or the nozzle cleaner than clean.

When you're not down with 'lid down'

If "lid down" isn't your normal routine or you fear it'll take a while before muscle memory kicks in, here are some other actions you can take to spare yourself from germs spewing everywhere.

Move your toothbrush. And we mean far, far away. Your toothbrush should be at least 3 feet away, or you'll be brushing your teeth with whatever was in the toilet, Gerba says.

Clean your bowl. A "drop-in" cleaner that constantly cleans your toilet bowl can cut back on the amount of germs that spew toward you during a flush. The downside? They can damage the rubber flaps and other mechanisms inside the tank that are necessary to flush your toilet when you pull the handle, James says. A better bet is to periodically apply an in-bowl solution. Then, use a porcelain-safe household cleaner to disinfect the tank, seat, and handle.

Be extra cautious when you flush in public. "Valve-type" toilets like you often find in public restrooms are the worst offenders when it comes to spray. "I always flush and run," Gerba admits. And to play it safe, use your foot rather than your hand when you press down the lever.

Wash your hands. You hear it all the time, but it bears repeating. Because otherwise, you're part of the germ-spreading problem.

Clean around the toilet. The nasty little germs sent into the air after a toilet flush don't levitate for infinity. They eventually find their way to the floor, where you walk all over them. "There are about 2 million bacteria per square inch on the average public restroom floor," James says. "You have more control over the bathroom floor in your own house, so clean it often."

Source: Stephanie Booth, Realtor.com



Clean with Lemons

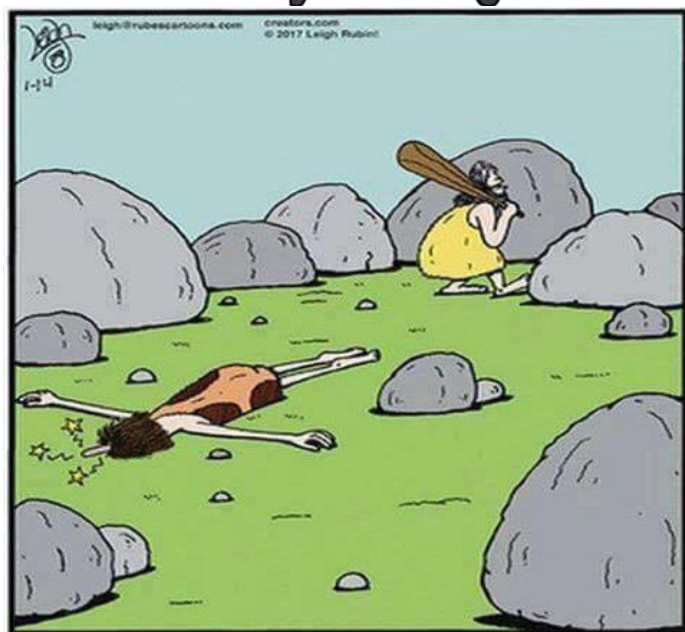
Clean the Blender

The nooks and crannies of a blender can be tough (and dangerous) to reach. Instead, fill the blender halfway with warm water, add half a chopped lemon and a few drops of dish soap. Run it for 20 seconds. Rinse thoroughly with cool water.

Source: auntfannies.com



Today's Laugh



Unfriending -- the early years

BLT Pasta Salad

INGREDIENTS:

- 2 cups uncooked bow tie pasta
- 6 cups torn romaine lettuce leaves
- 1 medium tomato, diced
- 4 bacon strips, cooked and crumbled (optional)
- 1/2 cup ranch dressing
- 1 tbsp barbecue sauce
- 1/4 tsp pepper

DIRECTIONS:

1. Cook pasta according to package directions. Drain pasta and rinse under cold water to stop cooking.
2. In a large bowl, combine the romaine lettuce, tomato, bacon and pasta. Drizzle the ranch dressing and barbecue sauce over the top.
3. Gently toss to coat evenly. Season with pepper.
4. Serve immediately.



Source: GetInMyBelly.com

Nutty Boats

NEEDED

- Walnut Shells
- Leaf
- Clay
- Twig

INSTRUCTIONS

1. For each, you'll need an intact half of a walnut shell (see our tip below).
2. Thread a leaf onto a twig for a mast and a sail. Secure the mast to the inside of the shell with a small ball of clay.

TIP

To open a walnut without breaking the shell (an adult's job), hold it steady on a cutting board, insert the tip of a flathead screwdriver or a butter knife into the flat end of the seam, and carefully pry the halves apart.

Source: Disney Family Fun





Spring Maintenance Checklist

For months we've been looking out the window waiting for spring & it's finally here! If you are planning on selling your house this spring, make sure you check these 10 maintenance items off your list!

- ☐ **Gutters** - Pull leaves & debris out of the gutters, run a hose on the roof & check if there are any leaks that need to be fixed.
- ☐ **Siding** - Power wash vinyl siding to prevent mold from forming. If you have wood siding, there may be areas that need a paint touch-up!
- ☐ **Windows & Door Screens** - Check screens for holes & replace them if necessary. Clean windows inside & out! Let buyers focus on the view!
- ☐ **Hot Water Heater** - Lubricate the circulating pump & motor. If you are not familiar with these parts, you may want to call in a professional for maintenance.
- ☐ **Roof** - Inspect the roof for any missing, loose or damaged shingles that need to be replaced.
- ☐ **Deck or Porch** - Check the deck or porch to see if they need to be weather treated or re-stained. Check railings for sturdiness & adjust them if needed.
- ☐ **Sprinkler System** - Replace or fix any valves that are leaking or not working!
- ☐ **Landscaping** - First impressions are important! Whether you do it yourself, or call in a pro, make sure to trim any overgrown plants & remove weeds. Don't forget to add a pop of color with seasonal flowers!
- ☐ **Foundation** - Check floors, concrete & walls for any cracking or deterioration. If needed, call a foundation professional who can help!
- ☐ **Bathrooms** - Inspect the caulking around the base of the shower & sinks! If it is deteriorating, scrape it out & replace it. Buyers want to see a fully functioning bathroom, not worry about water getting through the shower or sink.

If you need help finding professionals who can assist you with this checklist, contact a local real estate professional for a list of preferred contractors & vendors!

CALIFORNIA HOME SALES FACTS: FEBRUARY 2019

| State/Region/County | Feb. 2019 | Jan. 2019 | MTM% Chg |
|----------------------|-----------|-----------|----------|
| Calif. State Average | \$534,140 | \$537,120 | -0.6% |
| Calif. Condo Average | \$450,000 | \$435,000 | +3.4% |
| Sacramento | \$360,000 | \$352,250 | +2.2% |
| Placer | \$495,000 | \$479,000 | +3.3% |
| El Dorado | \$495,000 | \$460,000 | +7.6% |
| Yolo | \$424,915 | \$432,500 | -1.8% |
| Stanislaus | \$310,000 | \$305,000 | +1.6% |
| San Joaquin | \$370,000 | \$375,000 | -1.3% |
| Nevada | \$382,000 | \$402,950 | -5.2% |

| State/Region/County | Feb. 2019 | Jan. 2019 | MTM% Chg |
|---------------------|-------------|-------------|----------|
| Solano | \$425,000 | \$428,000 | -0.7% |
| Contra-Costa | \$649,475 | \$595,000 | +9.2% |
| San Francisco | \$1,505,000 | \$1,376,500 | +9.3% |
| Fresno | \$265,000 | \$270,000 | -1.9% |
| Santa Clara | \$1,170,000 | \$1,185,000 | -1.3% |
| Orange County | \$792,500 | \$796,500 | -0.5% |
| Los Angeles | \$541,390 | \$566,010 | -4.3% |
| San Diego | \$625,000 | \$610,000 | +2.5% |
| Butte | \$345,447 | \$376,000 | -8.1% |
| Yuba | \$256,000 | \$299,000 | -14.4% |

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

EASY LANDSCAPE PROJECT: SCREEN OFF YOUR AC FROM VIEW

The setup: Air conditioning is great, but air conditioner condensers are ugly. Up your curb appeal quotient by hiding your AC condenser or heat pump unit with a simple screen.

Specs and costs: An AC screen is typically three-sided, about 40 inches high, and freestanding — you'll want to be able to move it easily when it comes time to service your HVAC. For about \$100, you can make a screen yourself using weather-resistant cedar or pressure-treated wood to build three frames, and filling each frame with plastic or pressure-treated lattice.

Or, buy pre-made fencing panels. A 38-inch-by-38-inch plastic fencing panel is about \$50.

Tools: Hammer; saw; cordless drill/driver; measuring tape; galvanized wood screws.

Time: Build it yourself in four to six hours. Install pre-made fencing in one to two hours.

Source: John Riha



SACRAMENTO, CA

CONGRATULATIONS

NATALIA & CHRIS K.

ON THE SALE OF YOUR HOME!

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APRIL

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



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MAYUKO R.
VICTOR A.

LAURIE T.
MEAGAN D.

TERRY C.
BRIAN S.
LACEY Y.



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3rd Prize \$10 Starbucks Gift Card

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2nd Prize \$25 Red Robin Gift Card-Mayuko R.
3rd Prize \$10 Home Depot Gift Card-Cindy Z.

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