

Life & Times

FEBRUARY 2023

MORTGAGE...WHAT YOU SHOULD AVOID ONCE YOU APPLY

While it's exciting to start thinking about moving in and decorating after you've applied for your mortgage, there are some key things to keep in mind before you close. Here's a list of 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 for riskier loans, borrowers may no longer qualify for their mortgage. Resist the temptation to make any large purchases, even for furniture or appliances.

Don't Cosign Loans for Anyone

When you cosign 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 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.

Do Discuss Changes with Your Lender

Be upfront about any changes that occur or you're expecting to occur when talking with your lender. Blips in income, assets or credit should be reviewed and executed in a way that ensures your home loan can still be approved. If your job or employment status has changed recently, share that with your lender as well. 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 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

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IDENTITY THIEVES LOVE TAX SEASON

The vast amount of information shared online during tax season makes it a haven for identity thieves, and they're doing everything they can to take advantage of the opportunity! Here are several ways that identity thieves are targeting you, common signs of ID theft and steps to take if you become a victim.

How Identity Thieves Target You

- **Impersonating the IRS.** Thieves calling you and claiming to be the IRS will try and intimidate you into making an immediate payment using a gift card or wire service. Remember, the IRS will physically mail you a letter as a means of first contact. And the IRS will never call you to demand an immediate payment.
- **Filing a fraudulent tax return.** Identity thieves often try to file a tax return using your Social Security number before you do. So consider filing your tax return as quickly as you can to beat identity thieves at their own game.
- **Phishing schemes.** Be on the lookout for unsolicited emails, texts and social media posts that prompt you to share personal and financial information. These messages could also contain viruses, spyware or other malware that could infect your electronic devices.

Common signs of ID theft

Here are some of the common signs of identity theft according to the IRS:

- In early 2023, you receive a refund before filing your 2022 tax return.
- You receive a transcript you didn't request from the IRS.
- A notice that someone created an IRS online account without your consent.



- You find out that more than one tax return was filed using your Social Security number.
- You receive tax papers from an employer you do not know.

Other signs of identity theft include:

- Unexplained withdrawals on bank statements.
- Mysterious credit card charges.
- Your credit report shows accounts you didn't open.
- You are billed for services you didn't use or receive calls about phantom debts.

What you can do

If you discover that you're a victim of identity theft, consider taking the following action:

- **Notify creditors and banks.** Most credit card companies offer protections to cardholders affected by ID theft. You can generally avoid liability for unauthorized charges exceeding \$50. But if your ATM or debit card is stolen, report the theft immediately to avoid dire consequences.
- **Place a fraud alert on your credit report.** To avoid long-lasting impact, contact the three major credit reporting agencies—Equifax, Experian or TransUnion—to request a fraud alert. This alert covers all three of your credit files.
- **Report the theft to the Federal Trade Commission (FTC).** Visit [identitytheft.gov](https://www.identitytheft.gov) or call 877-438-4338. The FTC will provide a recovery plan and offer updates if you set up an account on the website.

Source: Jim Kellames, JK Services Inc.

ENERGY-SAVING IDEAS FOR APPLIANCES

- Turn your water heater down to 120° F.
- Make sure your water heater has an insulating blanket; it'll pay for itself in 1 year or less.
- Don't ignore the energy-savings settings on refrigerators, dishwashers, washing machines and clothes dryers.
- Wash only full loads in your washing machine and dishwasher.
- Wash clothes in cold water whenever possible (more than 80% of the energy required for washing clothes is used just to heat the water, notes the Association of Home Appliance Manufacturers.)
- Air-dry clothes whenever you can.
- Opt for air-dry over heat-dry settings on your dishwasher, and skip the rinse-hold and pre-rinse features for more savings.
- Check the age of appliances that came with your house. Even if an older unit has a couple more years of life, it may pay in the long run to buy a more energy-efficient model now.



KEEP OR SHRED?

What to do with financial papers?

► SHRED

- Bank Statements-once you've balanced your checkbook
- Paid Bills
- Mutual Fund Prospectuses

► FILE AWAY – FOR NOW

- Pay Stubs-until you confirm your W-2
- Tax Returns-for 7 years
- Social Security Notices-until the new one comes

► SAVE FOREVER

- Any Loan Statement-that says you've paid in full
- Mortgage Settlement Statement-even for property you've sold



MILITARY: TRICARE DENTAL PROGRAM TO EXPAND CHOICE

A choice between multiple dental plans is coming for active-duty military dependents, as well as National Guard and reserve members and their families, thanks to extensive "improvements" ordered by Congress in the 2023 defense authorization bill.

The new dental program structure, which is to be in place by Jan. 1, 2026, will give users the option to select from between two to four carriers instead of just one, according to the National Defense Authorization Act. Those carriers must offer at minimum both "standard" and "non-standard" plans.

Standard dental insurance means "coverage of preventive services, basic restorative services, and specialty dental care services at a level that is at least commensurate with the coverage of the same services provided under the premium sharing plans," according to the law. It describes a non-standard plan as a "high option" that provides more or greater coverage than the standard option. The law doesn't define more or greater coverage in any more detail.

Having more carriers and plan types to choose from will theoretically benefit families and reservists compared to a single-carrier, "take it or leave it"-style plan like the current one offered through carrier United Concordia, said Karen Ruedisueli, director of government relations for health affairs at the Military Officers Association of America, or MOAA.

Under today's Tricare Dental Program, users can enroll in coverage that requires monthly premiums. Services received carry

out-of-pocket cost-sharing percentages that vary by paygrade and type of dental care.

Families' current cost shares range from 0% of diagnostic and preventive care to 50% of orthodontics. Orthodontic care also carries additional caps and coverage restrictions. Military retirees can access dental coverage through the federal benefits marketplace known as FEDVIP.

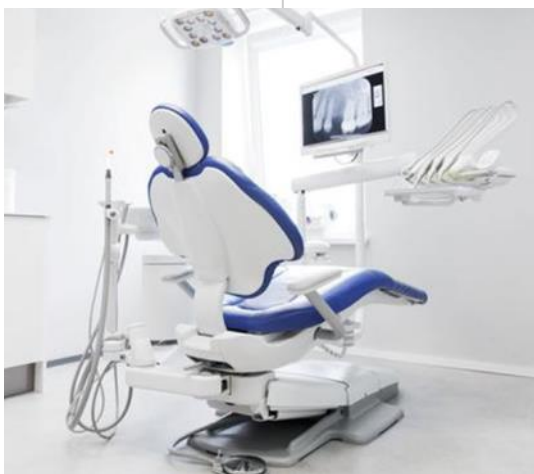
But Ruedisueli said MOAA plans to remain watchful that dependents and reservists don't ultimately pay more out of pocket.

The association hopes Congress' changes will amount to an improvement for families, Ruedisueli said, but it's also watching to see whether the implementation of the law turns out well. Advocacy groups such as MOAA should "get a bit of a heads-up to understand where this is headed," she said.

The change has its roots in 2017's transition to United Concordia as carrier, when disruptions to access "caused a lot of frustration."

Even before the changeover to United Concordia, a commission recommended adding another option to Tricare for partial dental care. A final report by the Military Compensation and Retirement Modernization Commission, which was created by Congress in 2013, recommended that a partial care option cover accidental dental injuries and routine preventative and diagnostic services.

Source: Amanda Miller, Military.com



11 SAFE SUCCULENTS FOR KIDS AND PETS

If you're looking for a no-fuss houseplant that doesn't require a lot of care, consider the mighty succulent! Succulents are popular for three reasons: they're easy on your water bill; they come in a variety of amazing colors, shapes, and designs; and they're easy to maintain.

Succulents have the unique ability to store water in their leaves, stems, and roots for months at a time. Some varieties can even last up to two years without a drink, making them the perfect plant for children who want to try out their green thumb but may not remember to keep up on regular watering. Luckily, there are plenty of beautiful, hearty succulents to choose from that are non-toxic and safe for people and pets. So go ahead and browse—and be sure to scroll down for some helpful succulent resources worth exploring.

1. Hen and Chicks

This name refers to a group of easy-to-grow evergreen succulents that form a distinct pattern: smaller rosettes (chicks) grow around the larger mother plant (hen). Typically petite, these succulents do best in well-drained, rocky soil; the outer leaves of some species will rot if kept wet. They can grow in light shade but prefer direct sun. Because many species fall under the "hen and chicks" category, be sure to double-check with your local nursery that the one you want is safe for pets and children.

2. Sedum

Sedum succulents are generally grouped into two categories: creeping and clumping. Clumping hybrids grow about 3 feet tall while creeping ones stay low to the ground. Sedum are evergreens and look beautiful displayed in hanging baskets or tall planters where they can drape over the sides. They're also popular in rock gardens. Extremely drought tolerant, they love full sun. If you grow yours in a planter, only water it when the soil is fully dried out.

3. Christmas Cactus

The elegant Christmas cactus gets its name because it blooms late in the year. It needs moist soil that's rich in humus, and fertilizer every two weeks once buds form. Because it requires watering more regularly than most succulents, its pot should have drainage holes in the bottom, with a water tray underneath that you can easily empty. An east-facing window is ideal because it typically has bright yet indirect sunlight; however, if your cactus isn't flowering, it may be receiving too much light.

4. Lithops

These slow-growing, stemless succulents feature thick leaves that grow in pairs, resembling little pebbles. They bloom in late fall to early winter; a single flower is pushed up from the space between the pair of leaves. Lithops need about 4 to 5 hours of bright, direct sunlight a day. Use well-draining soil if planting in pots, and sandy compact soil if planting in the ground. These beauties don't need much water, and you can skip watering altogether when they're dormant.

5. Dragon Fruit

This vibrant cactus has brilliant, colorful flowers and is often used as an ornamental vine. The white fleshy fruit is tasty and nutritious, packed with vitamins B and C, and is popular in salads, desserts, and smoothies. These succulents need full sun for at least 6 hours per day. Outdoor planting is best

since they can grow very large and need a warm sunny spot to thrive, but they're very drought resistant and require little water.

6. Zebra Haworthia

This type of succulent, also called a zebra plant or zebra cactus (even though it's technically not a cactus), is a small, slow-growing plant. It requires good drainage and should be placed near a window that gets plenty of sun. Like the majority of succulents, these graceful plants don't need much water—be sure that the soil is thoroughly dry between waterings. If you begin to notice yellowing leaves, chances are that your plant is getting too much water.

7. Ponytail Palm

It may look like a palm, but the ponytail palm is actually part of the agave family of succulents. This dainty plant needs watering only occasionally during the winter—and during the rest of the year only when the top couple of inches of soil are dry. Ponytail palms prefer a lot of sunlight and a warmer room temperature, but in the wintertime, they like a slightly cooler climate. Place them near a south- or north-facing window where sunlight can freely stream in without any obstructions.

8. Prickly Pear

You may have heard of this popular succulent used as a medicinal salve through the centuries to treat sores, injuries, and other ailments. This cactus features flat, oval leaves, sometimes with spines, and can reach up to 18 feet tall and 10 feet wide. Prickly pears love full sun and are extremely drought tolerant. If you live in a region that frequently rains, you don't need to water them at all. Yet during hot summer months, give them water occasionally, especially when the soil feels dry.

9. Aeoniums

This genus includes approximately 35 succulent species that come in a range of textures and sizes, spanning 5 inches to 6 feet and displaying pretty rosettes. If you grow them in outdoor pots, bring them inside when temperatures dip. Because of their beauty and color, aeoniums are popular in rock gardens and as ornamental plants. Place them in partial-to-full sunlight, since intense sun exposure can cause black "sunburn" spots.

10. Burro's Tail

This succulent also goes by other names, including donkey's tail, horse's tail, and lamb's tail. Burro's tail grows best in hanging baskets or on a table where the stems can hang down freely. They can take years to reach full maturity and can grow as long as 4 to 6 feet. They love lots of sunlight and need regular watering during the spring and summer growing season, but be sure the soil is completely dry between waterings.

11. Gasteria

This popular aloe-like succulent includes about 80 different species and features straight leaves in a variety of sizes and patterns. Most are stemless, and their compact shape makes them ideal for indoor growing. They don't need frequent watering, and the only maintenance required is making sure your potting soil is well-draining to avoid root rot. Place gasteria plants in a spot with bright, indirect sunlight, and avoid any area with direct hot afternoon sun.

Source: First American Home Warranty



T-Mobile Breach

T-Mobile is investigating a data breach that exposed the sensitive personal information of 37 million customers. Breached information from January 5th may include customers' names, emails, billing addresses, and phone numbers. If exploited, cybercriminals can use this information to commit identity theft.

Source: Lifelock



Today's Laugh



Strawberry Banana Bread

INGREDIENTS:

- 2 1/2 cups all purpose flour 3/4 teaspoon baking soda
- 4 tablespoons unsalted butter melted and cooled
- 3 very ripe bananas mashed well
- 1/2 teaspoon salt
- 3/4 cup sugar
- 3/4 cup vanilla yogurt
- 2 eggs beaten
- 2 teaspoon vanilla extract
- 1 cup diced strawberries



DIRECTIONS:

1. Preheat oven to 350°.
2. Spray a 9 by 5 inch bread pan with cooking spray.
3. In medium bowl, whisk together flour, baking soda, salt.
4. In a large bowl whisk together the butter and sugar. Then whisk in the yogurt, eggs, bananas, and vanilla.
5. Gently add flour mixture to the liquid ingredients, folding them together until just combined. Don't over mix.
6. Gently stir in strawberries. The batter will be very thick.
7. Pour the batter into the bread pan and bake for 60 to 65 minutes or until a toothpick inserted in the middle of the bread comes out clean or with a few crumbs.
8. Let the bread cool for 10 minutes in the pan. Remove and transfer to a cooling rack for an hour before slicing.
9. Because of the fresh strawberries, this recipe won't last as long as a traditional banana bread. You want to store in an air tight clear container and eat within 2-3 days.

Source: Simplyjoy.com

Cardboard Marble Maze

NEEDED

- Shallow Cardboard Box
- Straws
- Scissors
- Pencil
- Hot Glue gun
- Wooden beads, blocks, spool
- Small Marble
- Paint (Optional)

INSTRUCTIONS

1. Paint box if desired. Have child draw out a maze in pencil.
2. Cut straws and hot glue onto the penciled maze.
3. Use wooden pieces to act as stoppers.
4. To play: use marble and drive it around your newly constructed maze



Source: Hello Wonderful, Agnes Hsu

SMART HOMES AND SECURITY VULNERABILITIES

Smart homes make life easier and more convenient. Whether you're just around the corner or traveling abroad, thanks to the Internet of Things (IoT), you can monitor, track and control just about any aspect of your home right from your smartphone. And when at home, a smart hub or speaker allows you to do the same with voice commands.

This technology is simplifying daily activities and easing worries for households across the globe. Smart homes aren't just for the tech-savvy or wealthy; approximately 83 million U.S. households now have at least one internet-connected home device. Although convenient, connecting smart home devices to the internet runs the risk of exposing security vulnerabilities that can be easily exploited by cybercriminals.

With so many devices connected to the internet, smart home technology has become a new playground for cybercriminals. Once a device is compromised, a hacker can do anything from annoy you to execute serious threats, such as spying, blackmail or theft. For instance, a hacker who gains access to your smart thermostat can disable the heat during a winter storm. While annoying, this type of attack does not present any grave threat. On the other hand, hacking one device makes it easier to hack others. Access to the thermostat can be a gateway to the security system, or even worse, the entire network. Cybercriminals who find their way to the network can unlock doors or turn off security systems, leaving the home vulnerable to a break-in. Also, unprotected smart home devices can offer up an ample amount of non-public personal information that cybercriminals can use for fraudulent acts such as identity theft.

Before you buy any smart home device, be sure to do your research. Read product reviews and make sure the product and mobile application fit your overall needs and budget. Also, review the company's privacy policy. Make sure you understand what information will be collected, how it will be utilized, and what policies and procedures are in place to protect it. When you're ready to make a purchase, be sure to choose a trusted and reliable retailer. Once you've made the purchase, here's a list of additional security measures to implement:

- Safeguard your wireless network. The wireless network is home to all your devices, so it's important to make sure it's safe and secure.
- Install a trusted Virtual

Private Network (VPN). A VPN creates an encrypted tunnel for all your internet traffic so that your identity and location are masked from lurking eyes. To ensure your home Wi-Fi network is protected, a VPN can be installed directly to the router. More importantly, avoid public Wi-Fi networks, such as your favorite coffee shop or the local grocery market, without using a trusted VPN. Otherwise, you could be sending your personal information directly to a cybercriminal.

- Invest in firewall, anti-virus and malware solutions. A firewall blocks unauthorized access to your network, while anti-virus and malware solutions are software applications used to prevent, detect and remove malicious software or programs, such as viruses and spyware.
- Create strong passwords. Always change the default password that came with the device. Make sure your new password is long in length (at least twelve characters), has a mix of letters, numbers and symbols, and is not a word found in the dictionary. Avoid using any personal information.
- Consider multi-factor authentication (MFA). MFAs are used to provide a higher level of protection beyond a password. Fingerprint, voice and facial recognition; PINs; and security tokens are all examples of additional authentication methods used to enhance security.
- Update firmware regularly. Firmware is the background programming that ensures a smart device is working correctly. Updates to firmware are often issued by manufacturers or service providers. The updates allow you to optimize performance, enable enhancements and fix bugs, and they protect you from security vulnerabilities. Be sure to act fast when it comes to updates.
- Set up a guest network. Keep your smart devices on a private, and separate, network. Create a separate network for your friends and relatives. It's a great way to allow your guests to connect to the internet without giving them access to everything on your main network.



There's no doubt smart homes make daily activities easier, but they're also vulnerable to a wide range of cyberattacks. Before investing in smart home technology, it's important to consider the security vulnerabilities of each new device and implement ways to reduce security risks.

Source: Old Republic Title

CALIFORNIA HOME SALES FACTS: JANUARY 2023

| State/Region/County | Jan. 2023 | Dec. 2022 | MTM% Chg | State/Region/County | Jan. 2023 | Dec. 2022 | MTM% Chg |
|----------------------|-----------|-----------|----------|---------------------|-------------|-------------|----------|
| Calif. State Average | \$751,330 | \$774,850 | -3.0% | Solano | \$580,000 | \$580,000 | +0.0% |
| Calif. Condo Average | \$580,000 | \$590,000 | -1.7% | Contra-Costa | \$736,500 | \$777,500 | -5.3% |
| Sacramento | \$498,000 | \$485,000 | +2.7% | San Francisco | \$1,385,000 | \$1,564,000 | -11.4% |
| Placer | \$625,000 | \$622,500 | +0.4% | Fresno | \$375,000 | \$396,000 | -5.3% |
| El Dorado | \$567,500 | \$591,000 | -4.0% | Santa Clara | \$1,530,000 | \$1,478,000 | +3.5% |
| Yolo | \$522,500 | \$600,000 | -12.9% | Orange County | \$1,194,500 | \$1,131,760 | +5.5% |
| Stanislaus | \$403,750 | \$420,000 | -3.9% | Los Angeles | \$778,540 | \$799,670 | -2.6% |
| San Joaquin | \$478,500 | \$465,000 | +2.9% | San Diego | \$824,950 | \$850,000 | -2.9% |
| Nevada | \$470,000 | \$520,000 | -9.6% | Butte | \$410,000 | \$408,500 | +0.4% |
| | | | | Yuba | \$425,000 | \$420,000 | +1.2% |

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



That's NOT a typo.
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ON THE SALE OF YOUR HOME!

AND FOR RECEIVING \$12,180 FROM
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ON THE PURCHASE OF YOUR HOME!

AND FOR RECEIVING \$2,055.00 FROM
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FEBRUARY



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 NATALIA S.

MIKE D.
 TRAVIS Y.
 DEANNA B.
 NATALIA K.

JOSH J.
 STACY S.
 VALERIE P.
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3rd Prize \$10 Subway Gift Card

**JANUARY
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1st Prize \$50 Applebee's Gift Card-Adam B.
2nd Prize \$25 Starbucks Gift Card-Matt O.
3rd Prize \$10 Panera Gift Card-Kate S.

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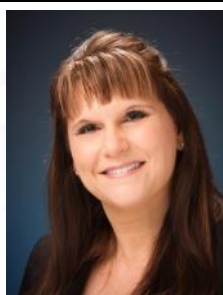
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