



February, 2010

“Bits from Bonnie”

Real Estate Consultant
 “Your Best Source for Equestrian
 Properties in Nevada County”



- Feb. 2nd: Groundhog Day
- Feb. 14th: Valentine's Day
- Feb. 15th: President's Day Holiday

Love Your kitchen! Three Ways to Liven Up a Drab Kitchen

(ARA) When you have a big gathering at your house, no matter where you try to set up the food and beverages, the crowd inevitably ends up gathering in your kitchen. The problem is you may not be proud of the kitchen you have.

So what do you do? There are many different ways for you to take your existing kitchen and turn it into a place that you are proud to show off to your friends.

1. **Appliances:** Adding new appliances is one of the easiest things you can do to change the look of your kitchen.
2. **Cabinetry:** You can rip apart your entire kitchen and replace all of your cabinets, or just sand and paint existing cabinetry or change the hinges and handles for a new look.
3. **Countertops and floors:** If you want a completely new look or shape to your countertop, concrete has become a surface that is extremely popular.

When it comes to flooring, concrete is as viable an option as wood, linoleum or tile.

Concrete floors and counters not only look great but are also very durable and easy to maintain.

NEWS FLASH!

I recently left Keller Williams Realty and joined **Coldwell Banker Grass Roots Realty – THE #1 BROKERAGE FIRM IN NEVADA COUNTY!** CBGRR is doing **two** times the business of any other single real estate company in Nevada County! For more info on CBGRR visit: <http://www.nevadacounty4sale.com>

Sweetheart of a Deal - Early Tax Planning Tips for Your 2009 Tax Return

(ARA) The American Recovery and Reinvestment Act makes early tax planning increasingly important. The number and complexity of the changes has prompted the IRS to release educational e-mails, videos, pod casts and other tools on a regular basis since the ARRA became law in February 2009.

“With so many credits requiring you to act before a certain date, do your tax planning now to determine where your money will be best spent over the coming months,” says Jessi Dolmage, spokeswoman for 2nd Story Software, Inc., makers of TaxACT. She also recommends the following steps:

1. Preview your tax situation using TaxAC 2009 Free Federal Edition. It will walk you through the ARRA credits and deductions, giving a more complete preview of your return. TaxACT releases preview versions of its software every October for use until final versions are released in January (any data entered into preview will transfer to final). Start your free federal return at www.TaxACT.com

2. Review your federal withholding. TaxACT offers a Making Work Pay Calculator that will estimate how much the credit is worth to you.
3. Compile receipts and documentation for purchases that will result in credits.
4. Visit www.IRS.gov/recovery to review all of the ARRA provisions

Those Potatoes! D.Sosko

Sm Pyrex 8x8 dish

- 6 med potatoes
- 1 can Cream Chicken Soup
- ½ cup green onions, chopped
- ¼ cube of butter, melted
- ½ pint of sour cream
- 1 ½ C. mild cheddar cheese Grated

Parboil potatoes in jackets. Cool, peel and grate. Combine remaining ingredients. Add to potatoes, stirring gently sprinkling some cheese on top. Cover with foil. Bake at 350 degrees for 45 mins. Uncover and bake additional 15 mins.

FABULOUS!

HORSEY CORNER

Nothing is more sacred as the bond between a horse and a rider. No other creature can ever become so emotionally close to a human as a horse. When a horse dies, the memory lives on, because an enormous part of his owner's heart, soul, and the very existence dies also. - Stephanie M Thorn



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Happy Valentine's Day!

So, let's talk real estate...

HOUSE HUNTING? Be Prepared with a Pre-Approved Mortgage Loan

Homebuyers often forget one of the most important steps in the home buying process: arming themselves with a pre-approved mortgage loan before they begin their house hunting.

A pre-approved mortgage loan is a lender's commitment to lend to the homebuyer, with specifications on the exact loan amount. To get pre-approved, homebuyers need to provide personal financial information to the lender such as income, debts and assets. Applications are usually approved with certain caveats. However, with the lender committing to the loan amount and interest rate up front, buyers can have confidence that adequate financing is in place before they start shopping for a home.

Coldwell Banker Grass Roots Realty cites numerous advantages of having a pre-approved mortgage loan. These include the following:

Establishing an advantage in a competitive market; Having a pre-approval letter provides the homebuyer with an edge in a multi-offer situation. Sellers prefer working with potential buyers who are pre-approved in order to avoid the threat of a deal falling through because the purchaser cannot get sufficient financing. An offer with a mortgage pre-approval letter carries far more weight than an offer with only a pre-qualification letter or no letter at all. In fact, sellers often accept offers from pre-approved buyers over buyers with higher dollar offers who have not

been pre-approved.

Finding the best possible type of loan: Working with a mortgage lender before looking at houses allows the homebuyer plenty of time to evaluate what mortgage product works best for their financial goals.

Once they decide upon the kind of loan they want and are pre-approved, homebuyers can then focus on finding their dream home.

Establishing the price range: Getting pre-approved for a mortgage enable homebuyers to determine, prior to house hunting, how much money they qualify for, and how much they can afford to spend. The real estate sales associate and homebuyers can then focus on finding homes in the established price range.

Seeking comfort with the loan amount: By taking the time to seek pre-approval, the homebuyer can select a comfortable loan amount. In many cases, buyers can qualify for mortgages that are more expensive than what they feel comfortable committing to for the long-term. Buyers often end up acquiring a more expensive home than they want merely because it works on paper. It's important for a buyer to purchase a home that they can afford... *By Coldwell Banker Grass Roots Realty*

ATTENTION: "FIRST TIME HOMEBUYER'S" DON'T FORGET ABOUT THE EXTENDED \$8000 HOMEBUYER TAX CREDIT. PROPERTY NEEDS TO BE IN ESCROW BY APRIL 30, 2010!
<http://www.nevadacounty4sale.com/buyertaxcredit/index.html>

Contact me if you have questions about Short Sales/ REO's/1st Time Homebuyer's Credit or would like my Nevada/Placer County "Best Buy" List!

If you're thinking of buying or selling your home in the near future, I would love the opportunity to share my services with you or with your referral!

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