

December



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Merry Christmas! Happy Hanukkah!

One of the season's greatest pleasures is thinking about and thanking those who helped to shape this past year. And for us, that's you! As you celebrate this holiday season, we wish for you an abundance of comfort, peace, and happiness with your loved ones.

Happy Birthday, Jesus!

Please check out our
newly updated Website!

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It's the most wonderful time of the year

It's official. Gift-giving season is upon us! If you know someone who recently purchased their first home, here are a few items that might be making their list. And if you just bought a home, forward this email onto your friends and family!

Gift Certificates: A gift certificate to a home improvement store is a particularly good option if you aren't 100% sure what the homeowner wants or needs. By generously giving them a gift certificate, you put the decision-making power in their hands. If you're afraid the gift card feels trivial, remember how you felt as a homeowner. Making the home your own was important – and having a gift card instead of a lime green candle will probably mean more at the end of the day.

Personalized Gift: If, however, you know the homeowner, a more personalized gift may be the right option. Try a welcome mat with a message that's special to them or a house plaque with their name and house number. A serving bowl with a special message might also be just the right gift when if they plan to host parties of their own in the new house.

Bubbly or Bottles of Wine: Champagne is always a wonderful way to celebrate a new home. Bring by a bottle of their favorite or share your favorite wine with them.

Nowadays, you can even customize a bottle of wine with a special message or even the home owner's name (another great touch!). Just be sure that the homeowner enjoys having a cocktail or two, and be sure to bring the flutes.



Green their Home: Having plants in the home not only brightens a room, it can help to improve the overall air quality in a home! Give the gift of a nice house plant or gardening basket to help the home owner add a hint of green to their new home. Can't find healthy green plants amid the frigid air? Try buying a bulb that will grow when the weather warms up. Or try a seasonal herb such as rosemary which always fills the home with a nice Holiday scent.

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10 Ways to Prepare for Homeownership

1. **Decide what you can afford.** Generally, you can afford a home equal in value to between two and three times your gross income.
2. **Develop your home wish list.** Then, prioritize the features on your list.
3. **Select where you want to live.** Compile a list of 3 or 4 neighborhoods you'd like to live in, taking into account the schools, recreational facilities, area expansion plans, and safety.
4. **Start saving.** Do you have enough money saved to qualify for a mortgage and cover your down payment? Ideally, you should have 20 percent of the purchase price saved as a down payment. Also, don't forget to factor in closing costs. Closing costs — including taxes, attorney's fee, and transfer fees — average between 2 and 7 percent of the home price.
5. **Get your credit in order.** Obtain a copy of your credit report to make sure it is accurate and to correct any errors immediately. A credit report provides a history of your credit, bad debts, and any late payments.
6. **Determine your mortgage qualifications.** How large of mortgage do you qualify for? Also, explore different loan options — such as 30-year or 15-year fixed mortgages or ARMs — and decide what's best for you.
7. **Get preapproved.** Organize all the documentation a lender will need to preapprove you for a loan. You might need W-2 forms, copies of at least one pay stub, account numbers, and copies of two to four months of bank or credit union statements.
8. **Weigh other sources of help with a down payment.** Do you qualify for any special mortgage or down payment assistance programs? Check with your state and local government on down payment assistance programs for first-time buyers. Or, if you have an IRA account, you can use the money you've saved to buy your first home without paying a penalty for early withdrawal.
9. **Calculate the costs of homeownership.** This should include property taxes, insurance, maintenance and utilities, and association fees, if applicable.
10. **Contact a REALTOR®.** Find an experienced REALTOR® who can help guide you through the process.



Creamy Hot Chocolate

Tis' the season for something chocolate! Warm up by the fire with this delicious and simple hot chocolate recipe.



Ingredients

- 1/3 cup unsweetened cocoa powder
- 3 1/2 cups milk
- 3/4 cup white sugar
- 3/4 teaspoon vanilla extract
- 1 pinch salt
- 1/2 cup half-and-half cream
- 1/3 cup boiling water

Directions

Combine the cocoa, sugar and pinch of salt in a saucepan. Blend in the boiling water. Bring this mixture to an easy boil while you stir. Simmer and stir for about 2 minutes. Watch that it doesn't scorch. Stir in 3 1/2 cups of milk and heat until very hot, but do not boil! Remove from heat and add vanilla. Divide between 4 mugs. Add the cream to the mugs of cocoa to cool it to drinking temperature.

Source: <http://allrecipes.com/Recipe/creamy-hot-cocoa/detail.aspx>



MERRY CHRISTMAS
FROM LORI AND DAVE

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