

# AUGUST NEWSLETTER

Call Florida Home  
.com



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## Jalapeño Bacon Cheddar Deviled Eggs ...sooo good!

- 12 Eggs
- 1/3 cup Mayonnaise
- 4 slices Bacon
- 1/4 red Onion, minced
- 3 Jalapeño Peppers
- 2 tablespoons spicy brown mustard
- 1 cup chopped sharp Cheddar
- 1 pinch Paprika

① Place eggs in a saucepan; cover with water. Bring to a boil, remove from heat, and let eggs stand in hot water for 15 minutes. Remove eggs from hot water, cool under cold running water, and peel.

② Place bacon in a large skillet; cook over medium-high heat, turning occasionally, until evenly browned, about 10 minutes. Drain bacon on paper towels; crumble when cool enough to handle.

③ Remove seeds and stems from jalapeños; mince 1 pepper and slice remaining peppers into very thin strips; set aside.

④ Cut eggs in half lengthwise; place yolks in a bowl. Mash egg yolks with a fork; stir in minced jalapeño, Cheddar cheese, mayonnaise, red onion, and mustard.

⑤ Place egg whites cut-side up on a serving platter. Spoon yolk mixture into egg white halves; sprinkle with crumbled bacon and paprika.

<http://www.allrecipes.com>

## August Means Last-Minute Summer Vacations --- Is Your Home Vulnerable to Burglary?

Summer vacation is a cherished tradition—follow these simple steps to enjoy peace of mind that your home is secure while you are away:

1. Lock all windows and doors. Before you leave town, verify that all windows are locked—especially those in the basement or on the second floor, as well as any gates on the property. If you often find yourself questioning whether you locked something (or turned off the iron!) once you have left, consider taking a picture of these items so you have photographic evidence to calm your anxious mind. And if your home will be shown to prospective buyers while you are away, ask your realtor to ensure that everything is secured after they leave.
2. File important documents in a locked cabinet. Though trendy file baskets are attractive and cabinets on wheels are convenient, they are no deterrent for thieves. Place all of your important documents in a locked, steel, non-rolling, commercial-grade cabinet—and remember to take the key with you!
3. Keep it light and bright. Timers are an inexpensive way to help deter criminals. Consider putting multiple lights on timers in different rooms at different times to create the illusion that someone is home and moving room to room. Enhance this illusion by also putting timers on TVs or stereos.
4. Don't broadcast your vacation plans. As tempting as it may be to flaunt your vacation plans on social media, keep in mind how easily information circulates online—even that which you think is confined to your social networks. Instead, share the memories of your trip once you have safely returned home.

## Here's What You Should Consider Before Buying an Investment Property

Purchasing investment property is often seen as a ticket to a steady, passive income stream—and for some astute (and lucky) investors, a path to substantial wealth. While buying a property that will yield rental income and/or a much higher selling price in the future is often a sound investment, it may present hurdles that threaten to strain your time and resources. Therefore, if you are thinking about entering the exciting and risky world of real estate investing, it is crucial to take into account various factors. Here are some things to consider:

- You will likely need a significant amount of cash before buying an investment property. Mortgage insurance is generally unavailable if you are not planning to live in the home, so be prepared for a down payment of at least 20 percent. Loan costs may also be higher for investment properties. In addition, you might need to make repairs before renting the property to tenants, so you should have enough of a financial cushion to handle these projects while also paying the mortgage, utilities, taxes, and other costs.
- Be wary of properties that need significant remodeling. Though a plethora of TV shows make major home remodels look easy, in reality, “fixer-uppers” are the downfall of many people who are new to investing in real estate. Properties that were poorly maintained often have problems that may not be readily apparent—and may require substantial time and money to resolve. Therefore, unless you are adept at home renovations or you paid a rock-bottom price, you may yield a stronger return on investment by seeking out properties that need only minor repairs and are available at below-market rates.
- It's probably best to start small. While buying an apartment building may seem like a lucrative opportunity, such an ambitious undertaking could become overwhelming—and possibly a financial disaster—for inexperienced investors. To gauge your ability to manage an investment property, start with a single home or duplex. This will give you a better idea of the costs, time commitment, and unexpected challenges that investment properties typically present—and how well you can handle them.
- You will need to deal with tenant problems. Unless you pay a property manager to handle issues with tenants—which will detract from your profitability—you will need to act as a landlord to the people who rent your investment property. This means that you will need a process for screening tenants, collecting rents and penalizing late payments, checking in to ensure that the property is being maintained in sound condition, fielding complaints from neighbors about your tenants (or vice versa), responding to maintenance requests in a timely manner, and more. Before buying an investment property, consider whether you are willing and able to handle these issues fairly and consistently.
- Explore the option of real estate investment trusts (REITs). If you would like to reap the benefits of rental income but the prospect of managing an investment property seems daunting, an REIT may be right for you. Investing in an REIT may be done easily through a broker. Your money will be pooled with that of other investors for the trust to purchase and lease property. REITs often yield stronger returns than you would gain from managing investment property on your own.

*“The greatest discovery of any generation is that a human being can alter his life by altering his attitude.”*

- William James

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As such, my web and email addresses have changed. Please update your contact list and whitelist me so we can continue to communicate.

**Email: [Lori@CallFloridaHome.com](mailto:Lori@CallFloridaHome.com)**

**Website: [www.CallFloridaHome.com](http://www.CallFloridaHome.com)**

I’d love to hear from you. Call me anytime! Please visit my website.

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