



HOME NEWS



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Kelly's Korner

Brrrr! As I write this it is **very** cold and blustery outside. Winter has arrived! Christmas is just right around the corner and 2014 right on its heels! Business here at Keller Williams is bustling, lots of deals in the works and many prospects keep things hopping! We are very excited as we enter the new year!

As we do enter the new year, we are working hard at new marketing concepts and changes in how we handle each listing. Each listing that we receive and each potential buyer that contacts us is unique and that is the philosophy of our new marketing strategy, to market each listing in order to get the ultimate outcome of getting it sold! My clients are very important to me. I know there are times when I unable to answer my phone when you call. Please know that each interaction I have with my clients is very important. If you call and I don't answer, I may be in a meeting with a client, showing a home to a potential buyer, or in a closing, and I believe each person deserves my undivided attention. Therefore, if you call and I don't answer, please leave me a voice message, or better yet, text me if possible or email me. I promise to be back in contact with you as soon as I can. You may also contact

my assistant, Karen Ness, at 608.397.3061 for assistance as well. Karen's hours are Monday, Tuesday, Thursday, and Friday 7:15 a.m.-12:15 p.m. Karen and I wish you a very Merry Christmas and a prosperous and Happy New Year!



~Kelly

Save on Your Energy Bill

To save on your energy bill, find the leaks in your house. Here's how the DOE recommends you do it: On a cool, windy day, turn off your furnace, shut all the windows and doors, and turn on all your exhaust fans--including the ones in the bathrooms and your range hood in the kitchen. This will slightly depressurize your house and increase the airflow between the inside and outside. Then, light a stick of incense and move it over surfaces that might be a problem: along baseboards, around windows and doors, and along the sill plate in the basement. If there's an air leak, the smoke from the incense will either be drawn away or blown back into the room.



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NEIGHBORHOOD NIBBLES

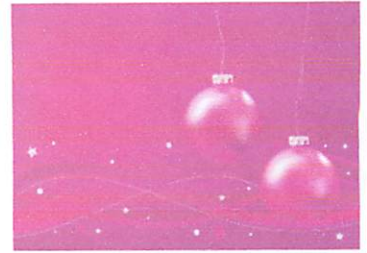
Peppermint Bark

Ingredients

- 6 oz milk chocolate
- 12 oz white chocolate
- 3 tsp vegetable oil
- 1/3 crushed candy cane pieces

Instructions

1. Line the bottom and sides of an 9" x 9" square baking pan with non-stick aluminum foil, smoothing out any wrinkles.
2. Melt the white chocolate and 2 teaspoon of vegetable oil in a heatproof bowl placed over a saucepan of simmering water. Immediately pour half of the melted chocolate into the prepared pan and tilt the pan so the chocolate makes an even layer. Place in the refrigerator for about 20 minutes, or until the chocolate has set.
3. Melt the milk chocolate and 1 teaspoon of vegetable oil in a heatproof bowl placed over a saucepan of simmering water. Immediately pour the melted chocolate into the prepared pan and tilt the pan so the chocolate makes an even layer. Place in the refrigerator for about 20 minutes, or until the chocolate has set.
4. Repeat with another layer of white chocolate with the remaining chocolate and tilt the pan for an even layer.
5. Sprinkle the crushed candy canes evenly over the white chocolate. Place in the refrigerator for about 30 minutes, or until the chocolate has set.
6. Remove the Peppermint Bark from the pan by lifting the edges of the aluminum foil. Peel back the foil and break the bark into small irregular pieces.
7. Store in an airtight container in the refrigerator for up to two weeks.



Schema/Recipe SEO Data Markup by ZipList Recipe Plugin



What is chocolate bark?

Back in the day, candy makers needed to do something with their scrap pieces of chocolate and charge money for them so they melted down their scrap pieces of chocolate into rectangles.

To get smooth distinct layers of chocolate, shake the pan between each layer before putting it in the refrigerator to chill. And immediately sprinkle on the candy cane pieces or else the chocolate will start hardening up and the pieces will not adhere to the chocolate.

Peppermint bark is traditionally broken into chunks but if you want to make shapes with cookie cutters or cut into squares, dip your knife or cookie cutter in hot water.

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Pre-Qualification vs. Pre-Approval

Amy and Brad immediately fell in love with the two-story with a brick patio and big backyard. They quickly made an offer and began looking for lenders. Unfortunately, they soon discovered that they couldn't qualify for the home. They tried to find something else in their price range, but other houses paled in comparison. If only they had shopped for loans before looking at houses...

One surefire way to reduce stress during the process of home buying is to seek pre-approval, actually applying for a loan before finding a house. The loan agent assembles a credit package that includes a loan application, credit report, income and asset information, and supporting documentation. These documents are then submitted to prospective lenders who underwrite the file, issuing credit approval or denial.

Buyers who are pre-approved are taken more seriously than their pre-qualified counterparts. Pre-qualification is not a loan commitment from a lending institution; it is only a loan agent's opinion that you will be able to obtain financing. Verifications are not usually made so formal approval is not issued. These days, virtually anyone can achieve pre-qual status.

Pre-approval, on the other hand, signifies that the lender has taken the application through a rigorous procedure. So buyers with pre-approval status can basically write their own ticket.

Benefits of pre-approval:

1. If you make an offer on a home and then apply for a loan, you are at the lender's mercy. He sets the interest rate and points, aware that you do not have time to shop around.
2. Understanding the breadth of your financial reach will save the time spent looking at houses you can't afford.
3. Shopping for a loan allows you to settle on a house payment that fits your lifestyle. If you rely on your lender to tell you what you can afford, you may end up with a high mortgage payment. Most people can qualify for more than they would feel comfortable paying.
4. Having a pre-approval letter from a lender gives you an edge in a situation where multiple offers have been made on a house.
5. Pre-approved buyers can generally close escrow more quickly. Once you submit your credit package, most of the legwork has already been done.

Remember, neither pre-approval nor pre-qualification are absolute loan commitments. Lenders must still assess property appraisals, verify information, and, in many cases, verify credit before funding the loan.

Write Off Your Moving Expenses

Moving expenses are tax deductible if:

- Your new job or job transfer is at least 50 miles farther from your home than the old house was.
- you had no previous job, the new one has to be at least 50 miles from your old house.
- your move makes your commute shorter than it was prior to the move.
- you are in the armed forces and had a permanent change of station.
- you're working full-time (you expect to work at least 39 weeks out of the next 12 months).
- you incur expenses within one year from the day you reported to work at your new job.

The required length of time is waived in cases of a new job for members of the armed forces, those transferred by an employer, those who lost a job through no fault of their own, and those returning to the United States from abroad when they retire (or their survivors).



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Tax Benefits

We all know the reasons for owning a home: it's a place you can decorate and fix up according to how you want it (inside, anyway) and no landlord can stop you. The feeling of walking into a place that no one else is allowed to come into unless you say so is pretty powerful. Owning a home often gives people a feeling of power over their own destinies.

All these emotional reasons are important, to be sure, but in a financial sense, owning a home has its benefits too. For instance, you're no longer giving money away to the owner of a place for the privilege of unpacking your Tupperware there. Best of all, you're building equity, you've made the biggest financial investment you're likely ever to make, and it's relatively low risk and high return.

But there's more. Tax benefits, and in these tough economic times, it's nice to have a buffer between you and a growing tax burden. Mortgage interest, home equity loan interest and sometimes mortgage insurance premiums are tax deductible.

Also, the profit you make when selling a home is tax free up to \$250,000 if you're single and \$500,000 if you're married and file taxes jointly. Amounts over those are taxable (capital gains) at 15 percent, but that's another article.

To spell it out further, here's an example of how your taxes are affected by owning a home:

Vladimir is a single, childless guy who rents a house for \$1200 a month. His adjusted gross annual income is \$128,000. He has \$3500 state income tax withheld from his paychecks during the year and qualifies for no itemized deductions. His federal income tax liability for the year:

Adjusted gross income: \$128,000

Standard deduction: single \$4400

Personal exemption \$2800

Taxable income \$120,800

Vladimir's 2008 federal income tax: \$32,129. Ouch! That's a lot of Wii games!

But if Vladimir buys a house with a mortgage payment of \$1200 per month, everything changes:

Adjusted gross income \$128,000

Itemized deduction for state income taxes: \$3500

Itemized deduction for real estate taxes: \$1500

Itemized deduction for mortgage interest: \$11,400

Personal exemption \$2800

=taxable income: \$108,800

=Vladimir's federal income tax: \$28,409. He just saved almost \$4000 by buying a house instead of paying rent.



Let me extend my grateful thanks to you this Holiday Season. I wish you all the best in the New Year. ~ Kelly Meyer, Realtor



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