

Do you know someone that wants to move to your neighborhood?

ADVANTAGES OF AN FHA MORTGAGE

- **FIXED RATES**
- **3.5% DOWN PAYMENT**
- **NO PREPAYMENT PENALTY**
- **DOWN PAYMENT ASSISTANCE PROGRAMS AVAILABLE**



IT'S A GREAT TIME TO BUY!

Kevin Kirk

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**DO YOU HAVE ANY
 MORTGAGE QUESTIONS?
 CALL KEVIN TODAY!**



*Hello Neighbors!
 With this newsletter we hope to inform you on upcoming events in the
 neighborhood, current issues within our community and items of interest.
 Pam and Kevin, your newsletter sponsors.*

Serving our Community through Knowledge and Cooperation

Meadow Oaks Times

December 2008

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Neighborhood Santa's Back in Town

We're delighted to report that Santa Claus has agreed to return for his 12th tour of Roseville neighborhoods during the second and third weeks in December. While his reindeer rest up and the elves get ready for the big night, Roseville's Neighborhood Santa will ride through our streets atop a sleigh powered by Roseville Electric and the Environmental Utilities. Police cars and fire engines will light his way and city employees will stand in for the elves, helping Santa give away candy canes to good boys and girls (and especially nice parents).

Meadow Oaks is parade route number 10. The parade is planned to start from the Sierra Gardens' school parking lot December 15th at 6:00 PM, go south on Oak Ridge to Rampart to Parkview to Oakwood to Cottonwood to Cirby by 6:30 PM.

To ensure any future parades we should plan curbside parties throughout the neighborhood parade route to impress the parade volunteers with our Christmas Spirit.

To find Santa's route through Roseville, check out www.roseville.ca.us/santa or call Santa's hot-line at 746-1388. *Please note that route times are estimates and are subject to change and/or cancellation due to weather.*

Happy ho-ho-holidays!



Inside this issue:

- Neighborhood Santa Avoiding Influenza 1
- Ask Jerry Gardening Q & A Neighborhood Safety Tips 2
- Home Security Test Part 8 Community Corner 3
- Advantages of an FHA Mortgage 4
- Top 10 Questions Asked by Sellers About Escrow

AVOIDING INFLUENZA

It's that time of year again and here are some reminders to help protect yourself and your loved ones from getting sick this season. Follow these simple steps to help stop the spread of germs:

Avoid Close Contact

Avoid close contact with people who are sick. When you are sick, avoid contact with others to protect them from getting sick too.

Stay home when you are sick

If possible, stay home from work, school, day care, and errands when you are sick. You will help prevent others from catching your illness.

Cover your mouth and nose

Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick. Try not to cough or sneeze into your hand, use your arm.

Wash your hands

Washing your hands often with warm water and soap will help protect you from germs.

Top 10 Questions Asked by Sellers About Escrow

1. *When do I get my sale proceeds?* On the date of recording your escrow officer will have your sale proceeds available for you. At the time of signing you will be asked if you want a check or wire funds.
2. *Why do I have to pay interest on my loan payoff past the date of recording?* Your lender continues to accrue interest to the date that they post your loan as being paid in full. This could be one or two days from the date your escrow officer sends your check.
3. *When do I get a refund from my impound account?* After your escrow office sends your payoff check to your existing lender, you can expect to get your impound account back directly from your lender within 30 to 60 days.
4. *When do I cancel my homeowner's /fire insurance?* Please do not cancel your insurance until you have received your sale proceeds.
5. *Why does my escrow officer require that I complete a 1099 questionnaire?* A 1099 form is the reporting form adopted by the I.R.S. for submitting the information required by law. The form you complete at closing determines whether or not to report the gross proceeds to the I.R.S.
6. *What is the Statement of Information?* Title needs to distinguish the buyers/sellers of real property from other people with similar names.
7. *I don't understand tax pro-rations.* Taxes are based on a fiscal year from July to July. Based on what taxes are paid or are being paid.
8. *What will I need to take to the Title Company when I sign papers?* Your checkbook for the purpose of routing information in case you want wired funds and a valid form of picture ID.
9. *What do I do if I'm an out-of state seller?* Contact your real estate agent / escrow officer for more information.
10. *What is a Deed of Reconveyance?* This is issued by your previous lender in conjunction with the payoff on your loan. It

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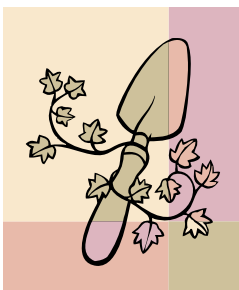


Wishing you and yours a very Merry Christmas



GARDEN CHECKLIST FOR DECEMBER

1. Choose a living Christmas; keep it outside until Christmas week.
2. Apply chelated iron to azaleas, gardenias and camellias if leaves are yellowing between the veins.
3. Cut chrysanthemums to 6-8" above the ground after bloom.
4. Prune non-flowering trees and shrubs while dormant.
5. Clean, sharpen, and store garden tools.
6. Mulch, water, and cover to protect tender plants from frost. Be sure to remove coverings during the day.
7. Brighten the holidays with poinsettias, amaryllis, calendulas, Iceland poppies, pansies, and primroses.
8. Rake and remove dead leaves and stems from dormant perennials; place the debris in the compost bin.
9. Water plants that rains cannot reach.



10. Buy flowering plants for gifts.
11. Keep poinsettias in a sunny, warm location; feed monthly, water thoroughly.

WHAT TO PLANT IN DECEMBER

FLOWERS; Plant astilbe, peonies, cyclamen, bleeding heart, dianthus, and daisies. Take advantage of end-of-the-year bulb sales; plant at once.

FRUITS AND VEGETABLES; Bare root season begins. Plant bare root strawberries, cane berries, grapes, artichokes, asparagus, horseradish, and rhubarb.

TREES AND SHRUBS; Plant bare root trees and roses. During the first week of the month, dig a hole for later planting of your live

NEIGHBORHOOD SAFETY TIPS

Unfortunately no neighborhood is completely immune to crime. However, there are steps you can take to help keep your family and your neighborhood safe. Know where your children are. Have your children tell you or ask permission before leaving the house and give them a time to check in or be home. When possible, have them leave a phone number of where they will be.



Help children learn important phone numbers. Have your children practice reciting their home phone number and address, and your work and cell phone numbers. If they have trouble memorizing these, write them down on a card and have them carry it at all times. Tell your children where you will be and the best way to reach you.

Set limits on where your children can go in your neighborhood. Do you want them crossing busy roads? Playing in abandoned buildings? Are there certain homes in your neighborhood that you don't want your children to go to?

Get to know your children's friends. Meet their parents before letting your children go to their home and keep a list of their phone numbers. If you can't meet their parents, call and talk to them. Ask what your children might do at their house and if they will be supervised.

Choose a safe house in your neighborhood. Pick a neighbor's house where your children can go if they need help. Point out other places they can go for help like stores, libraries, and police stations.

Teach children to settle arguments with words not fists. Role-play talking out problems, walking away from fist fights, and what to do when confronted with bullies. Remind them that taunting and teasing can hurt friends and make enemies. Work together with your neighbors. Watch out for suspicious and unusual behavior in your neighborhood. Get to know your neighbors and their children so you can look out for one another.

*Happy
Holidays*



HOME SECURITY TEST PART 8

No home can be totally immune to the threat of crime. But, prior planning and common sense precautions can significantly reduce the risk.

Use this test to survey your home. Every "No" answer indicates a weakness that could help a criminal. As you eliminate the "No" answers, you reduce the risk that you will become a victim of crime.

Personal Protection

1. Do you have an unlisted telephone number?
2. If you live alone, do you avoid advertising the fact?
3. Do you require positive identification before you permit strangers to enter your home?
4. If you are in doubt about a person's identification, do you verify it by contacting the organization they represent before admitting them?
5. Do you supervise strangers who are legitimately in your home?
6. Have you instructed children to avoid talking to strangers about your home, lifestyle, personal business, etc.?
7. Have children be instructed to never go anywhere with a stranger or allow a stranger into the house when you are away?
8. Do you and your children avoid giving out personal information or family schedules over the phone?
9. If suspicious about callers or strangers at your door, do you call the police?
10. Do you use a door viewer before you answer the door?
11. Do you verify the honesty and dependability of domestic help and baby-sitters?
12. Have you removed all identifying information (name, address, etc.) from your key ring?
13. Do you avoid giving your house keys to along with your car keys when the car is parked or serviced?
14. Have you instructed employers, co-workers and employees to avoid giving anyone information of any kind about you without your knowledge and permission?
15. Are you especially cautious about bringing sensitive or valuable business information or work home with you?

COMMUNITY CORNER

MEADOW OAKS NEIGHBORHOOD MEETING

9:00 AM every Thursday except the last Thursday of the month at 7:00 PM. Meetings take place at Cool River Pizza, 1805 Cirby Way.

ESCRIP Please bring your Safeway Club card number (not your phone number) to the Sierra Gardens school and get registered - it will only take you as long as it takes you to write down your name, address and card number. Don't have your card number? Call Safeway at 1-877-Safeway and they will get it to you over the phone. If you currently don't have a club card, get you one and start earning donations from Safeway every time you use your club card. Last year's eScrip earnings for Sierra Gardens was \$4100. This year's goal \$5000. This money goes directly to the kids at Sierra Gardens by supporting the Art Docent program, assemblies, and contributing toward the cost of field trips.

CHECK OUT our own neighborhood website at www.neighborhoodlink.com/rsvill/monac

*If you do not hope,
you will not find what is beyond your hopes.
—St. Clement of Alexandria*

(Continued from page 1)

AVOIDING INFLUENZA Avoid touching your eyes, nose or mouth

Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose or mouth.

Other ways to stay healthy during this influenza season and all year round are:

- * Get plenty of sleep
- * Exercise regularly
- * Manage your stress level
- * Drink plenty of fluids
- * Eat healthful food
- * and **Get a flu shot**

