



APPROVED TEAM LENDING, LLC

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To All My Clients,

Happy New Year! I hope you all had a great holiday season. I always like to take the time at the beginning of the year to truly thank all of you for your support and continued business. We value your business and your Referrals.

2008 was no doubt a tough year for our country and many suspect that a portion of 2009 may be tough as well. The one thing that holds true is that our country always pulls out of bad times. Within this Newsletter, I just want to remind you of a couple things to start your year off right.

Normally in January, I send you all my Financial Physical Questionnaire and have you analyze your current situation on paper to set yourself up for success. Although I still highly recommend doing so, this year we have put in place an **Identity Theft Early Detection Program**. Many Americans find out that their identity has been stolen anywhere from 6 months to up to 1 year after it has happened. One of the ways you can detect Identity Theft early is to check your credit at least once a year and what better time to do it then the first of the year? If you would like to participate in the Identity Theft Early Detection program, please contact me today.

Property taxes became due in November but can be paid through March 31st. I just want to remind all of you that although you may have your property taxes escrowed with your mortgage payment, you should still follow up with the County tax collector to ensure that your taxes are paid. The same holds true for your Homeowners Insurance. You can search by your last name or address on the County tax collector's website.

As a reminder for my First Time Home Buyers of 2008, there are a couple things that will affect you over the next couple months. First, make sure to research the First Time Home buyer tax credit that was put forth in 2008 as an incentive to purchase a home in 2008 and early 2009. If you purchased a home from 4/9/08 to now and up until 7/1/09, you may qualify for the tax credit. You should check with your accountant to see if it is beneficial for you to take the tax credit. If you need more information on the tax credit itself, contact me and I'll explain it in detail.

The second reminder for you first time home buyers is that you have until March 1st to file for Homestead Exemption with your county as long as it is still your primary residence. Homestead Exemption gives you \$50,000 off of your assessed value per the county which can save you a good amount of money per year on your property tax bill. By filing in early 2009, the Homestead Exemption will be good for your property taxes at the end of this year (November 2009) and not for the tax bill that is currently due. Also, it caps off the yearly increase in property taxes that can be charged which protects you from huge swings in your property tax bill. You can apply for the Homestead exemption at your local Property appraiser's office. I have a list of all the property Appraiser's in the state of Florida so contact me if you need it.

Thanks for taking the time to read my Newsletter. Good luck in 2009!!!

Sincerely,
Lissette Cancio

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