

Gabe's June 2013

HOUSECALLS

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Gabe Sanders

Removable ID tattoos for tots offer extra security

You've probably seen it yourself. A little child in the middle of a shopping isle, crying, confused, yelling "Mommy." Imagine the confusion on the other end of that as Mommy starts a frantic search for her tot. One idea that helps to solve the problem was the brainchild of a mother of five, Virginia Lu, who came up with the idea of temporary tot tattoos, or Tottoos, naturally.

These customized transparent transfers stick to a child's arm and you can add all the information needed to find the child or help someone find you, such as: If I am lost, please call (phone number). Use your cellphone number.

In a place like Disneyland, you have a measure of security. Any message can be put on the Tottoos, even medical ones. The Tottoos wash off with soap and water.

Eight ideas to sweeten your deal

In a tight real estate market, a desirable property gets a lot of attention.

If you want yours to be the best looking offer on the block, here are eight ideas to dress it up.

1 Make the right money offer. There's no way to put lipstick on a pig in real estate. The right offer is first and foremost the right money offer. That doesn't mean it has to be the highest to the last cent. Other factors might come into play, but it should be in the right financial neighborhood.

Your agent will compare sales prices and values of similar homes in the area and come up with a starting point.

2 Money talks; pay cash if you can.

Sellers love cash deals because they are less likely to fall through. If you are competing with an investor, you might find yourself up against a cash offer. If you can stack your offer with some cash, you reassure the seller that the deal will go smoothly and financing will be easier.



3 Make your offer clean and easy. Give the sellers a chance to get their price (or as close to it as you can manage) with little effort. Resist asking for improvements that cost the seller money and time.

4 Sweeten the deal by offering to cover closing costs.

5 Give the sellers their choice of closing dates. If you want the property, stay flexible.

6 Offer to let the seller choose a move-in day, if you can. If they need to remain in the house for a month after closing, offer to "rent back," after the

closing, which means they will be your temporary tenant.

7 Show you are a serious buyer with a stack of earnest money. If you have to back out of the offer for any reason allowed by the contract or state law, you'll get your money back.

8 Share the love! If you love the house and can see your family in every nook and cranny, tell that to the sellers in a letter.

Remember that selling a house is an emotional thing. Even when people want to sell, they still have a lot of love, memories and dreams left in their home and their neighborhood. You might tell them what features of the home will especially work for your family.

Sharing the love is not only for competitive situations. If the sellers love your family and want to see you in the house, they might just be able to wait until you get a buyer and iron out other details that delay a deal.

Ask Gabe



We are a married couple in our 20s and we would like to buy a house. Our friends think it is way too difficult to buy a house now. But we would like to try. What does it take?

You might not know it, but you are a part of the huge, new emerging generation called the Millennials who are just becoming old enough to make major life decisions like buying a house.

You're going to find some challenges out there, but you're going to find some good deals, too.

You are smart for thinking ahead: If you can buy now, your home will be paid off in your 40s. Assuming you stay married and employed, you will be in a good position to accumulate wealth and security during your life.

This is a great time to buy -- if you qualify. Interest rates are favorable and prices are right. But, you must have a very good credit score, be established in your careers and have low debt.

This combination of factors, according to some studies, often disqualifies the Millennial generation.

Market researchers say there is strong demand for

Your CLUE Insurance Report Matters

A tree falls on the roof of your house. You file an insurance claim with your agent, collect a settlement from the insurer, and fix your roof. End of story, right? Not quite. Every claim you make on your homeowners insurance is recorded in a widely used insurance industry database called CLUE, short for Comprehensive Loss Underwriting Exchange.

Almost all insurance companies use CLUE to check on the claims history of prospective policyholders. The CLUE insurance report also includes claims made on your home before you even bought it.

Your claims history lives on in CLUE

The CLUE Personal Property report, which pertains to homeowners insurance, is divided into two parts: your personal record of claims ("Claims for the Subject") and the claims on your home ("Claims History for Risk"). The number of claims in either section will affect whether you can get insurance for your home, how much coverage you can get, and how much you'll pay in premiums. If you're turned down for homeowners insurance because of information in your CLUE report, your insurance company is required to let you know why you were rejected.

Since the database is used by most insurance companies, your claims history follows you from one insurer to another. Actual claims, as opposed to inquiries, remain in the CLUE database for seven years from the date you filed them. Both LexisNexis, the owner of CLUE advise insurance carriers not to

report loss information just because you called to ask a question about whether your policy will cover a particular loss. Individual insurance companies may keep a record of inquiries, though.

How insurers use CLUE:

Insurance companies rely on CLUE reports because statistics show that if you've filed a claim in the past, you're more likely to file one in the future, says Dick Luedke, a spokesperson for State Farm Insurance. The amount of a claim is less important than how often you've filed, he says. "We aren't trying to make up for past losses, but to predict the risk of future claims."

Each insurance company has its own formula for calculating how much a claim will affect your premium, according to the Insurance Information Institute, a trade group that provides information to consumers. Suffice it to say the fewer the claims the less you'll likely be charged. State Farm gives a 5% discount if you haven't filed a claim in the last five years, says Luedke. That's \$40 off an average annual premium of \$804 (this varies by company). Ask your agent if a claim-free discount is available.

How to review your CLUE report

If you do decide to check your [CLUE Personal Property report](#), it's a relatively easy process. Under federal law, you get one free CLUE report a year. The LexisNexis order page has information on how to order the report online, by phone, or by mail.



homes among Millennials. Millennials are the largest demographic in the nation's history (90 million strong), even larger than the Baby Boomers.

One study by Pulte Group home builders surveyed Millennials and found they're not much interested in luxury, but are more likely to want technology and flexible space.

Right now many Millennials can't buy a house because their student loan debt is too high. Others are new in their careers and have not estab-

lished credit.

Finally, there is the issue of the down payment. Conventional loans often require a hefty 10 percent down. But first-time buyers can often find a program that requires only 3 percent down.

If you have no student debt, or you can afford whatever debt you have, if you have a stable job, and if you have accumulated a down payment, I would surely advise you to buy a home now.

Party time! Cicadas gear up for the big dance

The celebrated 17-year cicadas have packed up for a one-way trip to the surface and they plan to party (at least through June) in your backyard.

Oh, and, by the way, they have invited a trillion or so friends and you are the host for their dating game.

No worries.

First, they do not bite or sting, so get that out of your head when they land on you which, sorry to say, they probably will.

Remember, they have not seen the light of day since they were born 17 years ago. Ever since they burrowed underground as nymphs, they have been munching on roots and biding their time. Now they have one thing and one thing only on their mind: Mating.

They will be heading for your trees, shedding their tired old shells for a attrac-



tive new duds. Then they will be ready to advertise on the insect version of match.com. They get together in a tree, a few hundred or so, to sing a relentless mating song that sounds like a low PARTY ON DUDE, which is so last decade, but they've been away.

Sadly, according to cicadomania.com,

this song is so similar to your lawn mower or power tools, that the cicadas will hit on you when you mow. There's nothing to be done but mow early in the morning while they are still nursing their hangovers.

Keep in mind Cicadas are victims of a fierce STD called Massosporan fungus. (A benefit concert is already planned.) So not all of them will reproduce. Thankfully.

Also, not all above-ground creatures will think cicadas are annoying. Your cat and your dog will just think lunch is being catered. Most animals, including some humans, are known to feast liberally on cicadas every 17 years. You'll probably see the human recipes on Facebook. Eww.

Cicadas always overstay their welcome, but they regularly die on cue in July, having left nymphs to crawl underground. And wait.

Photo by Bruce Marlin

High-tech appliances talk to each other — and to you

How about a refrigerator that thinks for itself or a washing machine that tells the dryer what to do?

Manufacturers are building smart appliances that interact with their owners and with each other, connect to smartphones, and call a repairman if something is wrong.

The Samsung RF4289HARS refrigerator goes a few steps farther, say analysts at USA Today. It has a built-in touchscreen that keeps track of the food in it and gives recipes to match the inventory. New refrigerators can run apps and hook up to networks.



Many of LG's new appliances have a Smart Diagnosis feature, which streamlines the process of repairing the appliance. If something happens, owners can find out what's wrong by calling LG and holding the phone up to a tiny speaker that plays a diagnostic code. For a minor problem, owners get instructions on how to fix it on their own. For a larger problem, repair teams will already know what needs to be fixed when they arrive.

GE washing machines with CleanSpeak pass information to their companion dryers. They tell how much moisture is in the clothes and how long the drying cycle should last.

Sales of smart appliances are expected to increase significantly in months and years to come.

Father's Day brings memories of summer fun...and baseball

Most Americans know about Little League Baseball and Softball because a family member has been a player, coach, umpire or parent of a player. Some have three generations of Little Leaguers supplying "remember-when" stories that bring laughter, groans or nods of pleasure.

Father's Day, Sunday, June 16th, is a great time to bring up such memories and share them at the family barbecue or sit-down dinner. The national holiday for fathers comes directly after National Little League Week (June 9-15).

Of course, many boys weren't lucky enough to have a team nearby, or to qualify for one. But they were good at other things, including playing tennis, skateboarding or building rockets. Actually, the percentage of Little League players who were lucky enough to have their father as a coach or umpire is not very large. But all boys' and girls' stories of "remember when," are Father's Day highlights.



Little League is as American as apple pie. Congress passed legislation in 1968, allowing incorporation of the League in all 50 states, and amended the law in 1974 to admit girls. That very year, girls by the thousands joined Little League Softball teams.

Grandpas of several generations might remember stories about when Carl Stotz started Little League in 1939, in Pennsylvania, and when George W. Bush became the first player elected to the U.S. Presidency.

Featured Listings

BOATERS DREAM, 5 MIN. TO ST.LUCIE INLET, DEED-ED PRIVATE Marina, Ramp/Docks in Rocky Point Estates.

Corner lot, TWO story OLD Key West style pool home is PRISTINE and has seen a total makeover in the past few years. The 2nd floor is a LIGHT filled spacious 2 BR, 1 BA, with a full country kitchen, great room (w/ wood burning stove) dining areas, laundry room, pine flooring throughout.

The overhang metal ROOF COVERS a 360 deg. - 6' wrap around, 2nd floor screened balcony to enjoy cool ocean breezes. Recently completed 1st floor boasts, French Doors, CY-PRESS flooring, EXQUISITE custom kitchen (Granite and SS), great room, very large EN SUITE master bedroom w/ bath, laundry room. Perfect for the extended family needing two living spaces.

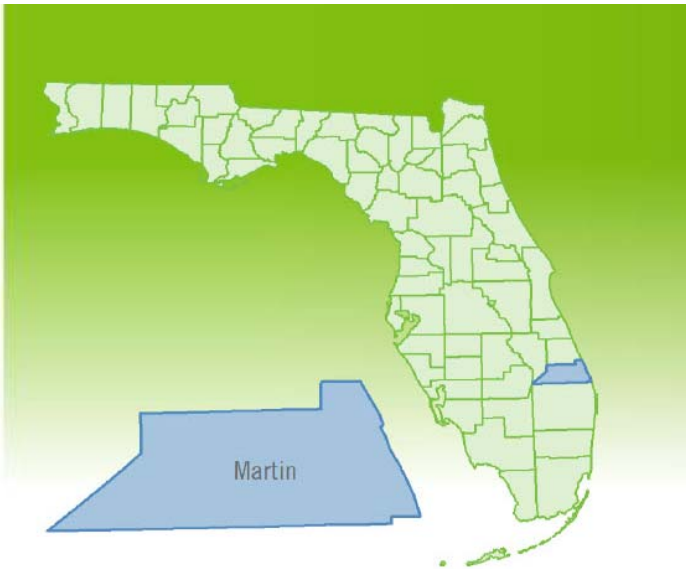
\$375,000

[Click here for more info.](#)



Monthly Detail April 2013 Single Family Home Sales for Martin County

[Click Here for the full April Martin County Single Family Market Data](#)



Summary Statistics	April 2013	April 2012	Percent Change Year-over-Year
Closed Sales	214	166	28.9%
Paid in Cash	95	81	17.3%
New Pending Sales	296	201	47.3%
New Listings	306	304	0.7%
Median Sale Price	\$265,000	\$214,500	23.5%
Average Sale Price	\$423,149	\$320,464	32.0%
Median Days on Market	65	80	-18.8%
Average Percent of Original List Price Received	92.0%	88.9%	3.5%
Pending Inventory	526	(No Data)	N/A
Inventory (Active Listings)	1,216	1,714	-29.1%
Months Supply of Inventory	7.2	12.2	-41.5%

View [ALL](#) the Market Data for [Florida](#), [Martin County](#) and [Saint Lucie County](#) [Here](#)



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