



HOUSECALLS



Sheila Everhart

Decorating dinner: Dinnerware choices add drama

Dinnerware designer Elad Yifrach recommends pairing different colors and styles of plates to add to the drama of dining.

Yifrach is the founder of L'Objet, a line of dinnerware and accessories sold by high-end retailers such as Saks Fifth Avenue and Bergdorf Goodman.

He recommends starting with a clean canvass of white high quality porcelain or gold or silver.

Yifrach says the first layer is the foundation on which you build. He shows a gold charger topped

with an swirled emerald green fruit plate where he serves a slice of orange cantaloupe.

As accents, metallics can work with touches of black, brown, green or jewel tones. Blue, he notes, is a timeless color but he thinks purple and yellow take away the color of the food.

Colorful dessert, plates, appetizer plates and soup bowls when placed on white dishes give the table a festive look.

On the Web: l-objet.com

Prime Time: Buyers, sellers love June deals

Warm weather, more listings and pent-up interest make June one of the most important months in real estate.

Buyers and sellers know this month is one of the best times to jump into the market, which has more buyers and more homes on the market than last year.

Sales of existing homes took a welcome jump in March 2015, up 6.1 percent, the highest monthly increase since December 2010.

Homes were selling for 7.8 percent more than they were in at the same time last year — Good news for home sellers.

Even though there were more buyers in March, more houses came onto the market, too. That's good news for home buyers who have more choices.

The market is right and the time is right for families to buy. A new house in June means the kids will be settled into the new home by the time school starts in August.

Many buyers will be looking to upgrade their living standards.

Some popular options:



* A kitchen that's big enough to serve as a family room. Open concept sight-lines from kitchen to family room are still popular.

Taste for open concept design might be changing, however, as some look to butcher's pantries to hide their kitchen clutter

when company comes.

- * New kitchen appliances.
- * Another bathroom. The second or third bathroom they need, one with a tub or with fancy, tiled showers.
- * Plenty of storage space.
- * A garage for two cars.
- * Utility room with areas for an ironing board.
- * A mud room with shelves for boots, a bench, and a place to hang jackets.

Home sellers have patiently waited for snow to melt and spring downpours to end so they can fix up and spruce up.

Some of the best investments:

* Catch the details. Clean in corners and cabinets and around windows.

* Landscape. Trim it up. Mulch. Add a big pot or two of

flowers at the entry.

* Paint. No matter what color you like the walls, buyers will like them better in beige or white. Plus, white opens up rooms and makes them look better.

* New door knobs or even a new door.

* Update cabinet hardware.

Ask the Expert



After a foreclosure, can we still get a new mortgage?

Your question isn't all that uncommon. More than five million American families lost their homes to foreclosure between 2007 and end of 2014.

Before the housing bust, you say you had a good job, nice home and good credit. Then your employer downsized, you were out of work and you lost your home to foreclosure in 2008. About 910,000 Americans had the similar experiences in 2007 and 2008.

This year, you have a near-clean credit report and wonder if you can qualify for a new mortgage.

The life of a credit report

Foreclosures and other negative events stay on credit reports for up to seven years. In your case, 2015 is the seventh year, so your credit should be greatly improved. According to Fair Isaac, which calculates credit scores, about 645,000 foreclosures will be removed from credit reports by the end of 2015.

As the seven-year period

DIY: Build a Wall for a Raised Flower Bed

The setup: A stacked flagstone wall for your raised beds has an old-world look that mellows any landscape. Best of all, you don't have to be stonemason to build one.

Begin by laying out the wall with stakes and mason's line. Tamp a level bed of sand for the first course. As you add courses, stagger joints at least 3 inches. Set each course back $\frac{1}{4}$ -inch so the wall leans backward slightly. Once finished, back the wall with landscaping fabric before filling with topsoil.

Specs and

cost: Choose a stone of consistent thickness. Flagstone might be limestone, sandstone, shale — any rock that splits into slabs. A ton of 2-inch-thick stone is enough for a wall 10 feet long and 12 inches high.

Cost: About \$300 for stones and sand.

Tip: Permanent retaining walls should be backed by pea gravel for drainage. In some locations, walls taller than 3 feet high require a building permit.



Tools: Stakes and mason's line, spade, shovel, a 2-by-4 that's 8 feet long, a 4-foot level, garden rake, tamper.

Time: 1 day for a 10-foot-long wall that's 12 inches high.

ends, more borrowers will qualify for new mortgages, but not all lenders will welcome them.

Some banks were hit hard by mortgage-related penalties related to foreclosures and have excluded foreclosed-on borrowers.

Though one in four FHA borrowers had a foreclosure or bankruptcy in the last seven years, the FHA is now approving some of them for new mortgages.

Applicants who have late payments or delinquent auto loans and credit-card payments won't be approved.

You can get a loan in 2015

Though you will want to shop around for the best rates and terms, you should be able to land a mortgage in 2015 or 2016. If you really want another home, it's worth the trouble.



"Remember, never let adults know summer vacation can sometimes be boring or they may make it shorter."

Want to save more? Think about the nine-word rule

You see the Jones family with a new car, a boat in the yard with a fancy new truck to pull it.

They might have the dough to afford this or, just as likely, you might be seeing everything they have parked in the driveway.

Morgan Housel of the investing Website, The Motley Fool, says real wealth is the things you don't see because money buys things but wealth buys freedom.

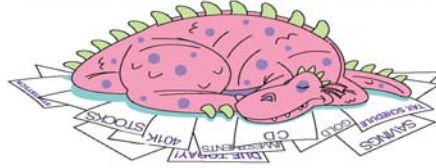
"There are 56,956 personal finance books on Amazon.com," Housel writes on his Website. "This seems absurd, because 99 percent of personal finance can be summarized in nine words:

Work a lot, spend a little, invest the difference.

Investing for wealth instead of buying cars requires putting your paycheck above

your ego. You can't care what other people think.

Good Investing Strategy



Patience. Inaction.

Housel advises reading about people who have gone bankrupt. Singer Rhianna had \$10 million in the bank in the beginning of 2009 but found herself "effectively bankrupt" at the end of 2009. She blamed her accountant for poor advice and won a lawsuit against him. On the other hand, it is also a cautionary tale for paying attention to your business. The

singer lost money on a tour, but she also left the tour to make a movie. In 2009, she bought a \$7 million house. Somehow she did discover before purchase that the house was loaded with mold and rot, and she lost \$2 million at sale.

Today, she is evidently doing things differently since her net worth is now calculated at \$43 million.

You can't be oblivious to disaster or bad decisions or your financial situation, says Housel. Instead be unemotional, Housel says. Stay calm and be prepared. Do your homework.

Interestingly, Housel writes that patience and inaction are the best for investing.

Finally, don't worry if someone gets rich on some scheme, if you stay patient, vigilant and follow the nine-word rule, you should be fine.

Home remodeling brings return on investment at sale

Everyone wonders, "Is it worth the money to remodel my home?" Overall, the answer is probably.

In 2010, the National Association of Realtors said you can expect between 65 percent and 75 percent back on the investment dollar. During the real estate boom, you could get 80 percent to 90 percent back when selling. As property values grow, percentages will rise.

1. Home maintenance and repair projects: Do these first. If needed, replace or upgrade roofing, exterior paint, some windows, the furnace, and electrical amperage capacity (200 amp is best). An independent home inspector will be looking objectively at your home's condition if you decide to sell.

2. Curb appeal projects: They are typically lower cost and create emotional appeal and a high ROI. The positive impact of a freshly edged, lush green lawn is significant. A pop of colorful annuals and ground-cover around trees draws attention from the road. A freshly painted front door is inviting, and shiny clean windows are a must.

3. 'Neighborhood normal' projects: It's remodeling that brings your home up to the level of others in the area with features buyers expect your home to have. If your neighborhood is mostly three bedroom homes with a full bath and three-quarter bath with a shower, and you have a three bedroom with a half bath, finding a way to add a shower will more than pay for itself.

4. Kitchen counter upgrades can be had for less by installing attractive counters that have man-made materials rather than granite. Some are made by blending acrylic polymers and stone-derived materials.



Author tells how to Become invincible

When he came to the United States, Jia Jiang dreamed of making a fortune on the Internet. In spite of early success in the corporate world, his entrepreneurial effort to sell his app to an investor was rejected. He felt defeated and entered a period of deep self-doubt.

He decided that his fear of rejection was a bigger barrier to success than just hearing the word no. So began Jia's great experiment that ended with his book, *Rejection Proof: How I Beat Fear and Became Invincible*.

Jia developed a scheme to get rejected 100 times in 100 days in order to beat fear. The first experiments were relatively simple leading up to the last experiment that he judged would be harder to take.

He did some things that would involve embarrassment, as well as fear, such as asking a security guard for \$100. He did wacky things like asking a flight attendant if he could make an announcement. He asked people to do unusual things, such as when he successfully persuaded a donut maker to make a donut in the shape of Olympic rings.

He had success instead of rejection on more projects than he planned and decided to write a book on the experiment.

Rejection Proof is a fantastic book for people in sales or anyone who faces the fear of failure and rejection. Jia covers issues such as body language, dress and how they affect getting to yes. He also discovered how to choose the right people for his requests. He found ways to steel himself against rejection. Finally, he learned techniques for developing confidence, and valuing persistence.

Rejection Proof: How I Beat Fear and Became Invincible Through 100 days of Rejection by Jia Jiang, Prime, Kindle Edition, \$10.99 on amazon.com.

<<<< **New Listings** >>>>

Fabulous Key West style home with beautiful finishes and impressive architectural detailing throughout! Gorgeous crown and base molding, hand scraped hardwood floors, Plantation shutters, wide covered upper and(click here to read more)



Updated stunning 4/2.5/2 long lake view in gated community. Pool was refinished in June 2014. Gorgeous kitchen exalts granite counter tops and back splash, S/S appliances, including built-in 48 bottle wine cooler.....(click here to read more)



Rare first floor river-front condo with sandy beach right outside the door. Sandpebble is a well-maintained complex with deeded beach access, numerous docks on the Intracoastal, several pools and...(click here to read more)



Walk to the pool & clubhouse from this very clean second floor popular "B" floor plan. Nicely furnished with a few exceptions. Features include views of ponds from all windows and glassed in...(click here to read more)



Martin County Single Family Homes Report for April 2015

Click on the Image for the full report

Monthly Market Detail - April 2015
Single Family Homes
Martin County

The Voice for Real EstateSM in Florida

Summary Statistics	April 2015	April 2014	Percent Change Year-over-Year
Closed Sales	268	215	24.7%
Paid in Cash	108	98	10.2%
New Pending Sales	331	269	23.0%
New Listings	346	329	5.2%
Median Sale Price	\$313,750	\$298,495	5.1%
Average Sale Price	\$392,447	\$341,471	14.9%
Median Days on Market	49	64	-23.4%
Average Percent of Original List Price Received	92.5%	92.9%	-0.4%
Pending Inventory	550	479	14.8%

View all Market Reports for Martin County, Saint Lucie County, and Florida (statewide)

Click on the name of the region above to view the reports.



Disclaimers: All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing.