

HOUSECALLS



Gabe's July 2018 Stuart Florida Real Estate HouseCalls



Hot pavement does real damage to humans and pets

One mid-summer in Las Vegas, a man thought he could make it across a parking lot in bare feet.

He landed in the hospital and required skin grafts to the soles of his feet.

Hot asphalt in the summer can reach skin-burning temperatures and that is no joke for people and animals.

In desert areas, where temperatures can reach 110 degrees F, asphalt can cause second

degree burns in 35 seconds, according to Maricopa Medical Center.

Dogs and cats are at high risk for this type of burn.

The pads of a dog's feet can suffer first, second and third-degree burns from pavement.

One good test: Place your hand on the road surface for three seconds. If it is too hot for your hand, it is too hot for a dog's pads.

4 signs you are ready to sell

It's undeniably a great time to sell a house.

Buyers are out and they want more choices in homes for sale.

Sale prices are generally high.

The economy is good and people have money in their pockets.

But are you ready to part with your home?

1. *Equity is the key question.*

You need to know how much your home is worth and it's probably best to consult a real estate agent on this question. You need to know how much you owe on your home. Value minus mortgage balance gives you a picture of your equity.

Strong credit scores will help you score a new mortgage quickly. If your credit score is low, consider taking some time to raise your score before you make a move.

2. *Cost of the move.*

You have to live somewhere and you are going to have to pack up and that usually means professional movers. Cash on hand, plus a little elbow grease, should be the ticket.



Be sure to figure in the costs of painting and fix-up.

3. *Does your existing home fit?*

Put aside emotion for a moment. You may have raised kids in a lovely multi-bedroom two-story home. Lots of memories there, but do you need this particular home right now?

Aging sellers might want a ranch style home with no stairs, fewer bedrooms (who needs to clean that big house?), less yard work, or a convenient location near the grandkids.

Younger sellers might need more room for kids, enough land for a garden, or a location close to work.

4. *A change in life-style.*

Older homeowners especially may be living in a pile of equity that could finance a new retirement lifestyle: Travel, a retirement living community, or just cash for living expenses.

One consideration: If you live in a high-cost housing market, your money will be worth so much more in the more rural areas in Indiana, Iowa, Pennsylvania, Michigan, West Virginia, Arkansas, Kansas, upstate New York, or northern Maryland -- the least expensive housing markets in the country.

As an example, a 1,200 square foot home in California might cost \$300,000, but a similar home in one of these areas could cost about \$50,000. Or build one



Ask the Expert

The terms of my new mortgage include a 'due on sale' clause. My broker says this is an acceleration clause. But I thought acceleration clauses were about foreclosure. What is going on?

Don't worry! 'Due on Sale' clauses are a typical part of a standard mortgage.

All it means is that if you sell the house, you have to use the proceeds of the sale to pay off the existing mortgage. You probably figured you had to do that anyway.

You are correct that accelerating a mortgage sometimes has bad implications. If a mortgage holder misses payments, the lender can accelerate the mortgage, meaning the lender calls the loan, demanding immediate payment or foreclosure.

Some mortgages do not have a 'due on sale' clause. These mortgages are called assumable mortgages because they can be transferred from one person to another.

Loans from the VA, USDA and FHA are assumable mortgages. They can be useful in some situations, but bear in mind not just anyone can assume a mortgage, they still have to qualify.

Here is an example where an assumable mortgage could be useful: Let's say that a homeowner took out a mortgage when interest rates were low. Ten years

How To Use a Smartphone As a PC

Smartphone technology has begun to catch up with the power of modern-day PCs, and in many cases, they can be used as a substitute given the right accessories and set up, according to The Wall Street Journal. This 'one device to rule them all' idea isn't new but some of the first examples of companies integrating smartphones with desktop functionality, such as

Using a smartphone as a desktop computer at home or in the office will require purchasing an external keyboard and, depending on the circumstances, maybe a larger screen or TV as well. Many relatively inexpensive options exist today, and Apple has Logitech's Keys-To-Go bundled with an iPhone stand for \$70 in their store. Using a television will require either an HDMI-to-



lightning or HDMI-to-USB cable for iPhone and Android users, respectively, to connect directly for a mirrored image of the phone. For wireless viewing, Apple TV or a Chromecast is available with a bit more setup required to get started.

Motorola's Lapdock in 2011, suffered from the hardware's lack of power and software flexibility. Flash forward to 2018, however, and the latest iPhones come equipped with processors that rival their MacBook counterparts, and many popular applications have been ported over to the mobile operating systems.

ly, albeit with slightly less robust options for power users. Taking notes, checking in on social media, and responding to email can all be easily handled as well. In the future, an option for using a mouse will be highly beneficial, and hardware builders will likely continue to develop more integrated and seamless solutions for using the phones.

Once connected to a bigger screen and keyboard, a smartphone won't be drastically different from a home PC for basic computing tasks. Productivity applications like Word and Excel will work native-

later, suppose interest rates had doubled. The homeowner with the lower mortgage rate would be able to transfer the mortgage to someone at the lower rate. The new mortgage holder would get a low interest rate and wouldn't have to come up with closing costs. But typically, the new mortgage holder would still have to come up with money to match the agreed-upon equity in the house. In any case, this is a situation that doesn't come up very often in this era of low interest rates.

Today, assumable mortgages are transferred to others in more extraordinary cases of death or divorce.



"Other than your choice of ring tone, I can't find anything wrong with you."



The mysterious origin of a summer favorite

Americans will chow down on 7 billion hot dogs this summer, most never wondering about the origin of the strangely shaped sandwich with the odd name.

Nonetheless, in case someone asks, here are some clues from the National Hot Dog and Sausage Council.

Hot dogs might be an invention of college wags. One of the first confirmed written references comes from a Yale magazine in 1895 in which students are described as "contentedly munching hot dogs." In fact, a hot dog vendor's cart was called The Kennel Club.

Some say the hot dog was popularized by a cartoonist, Tad Dorgan, during the 1930s when he saw his friend Harry Stevens selling the "hot dachshund sausages" during a game at the New York Polo Grounds and shouting "Get your red-hot dachshund sausages!" Dorgan was said to have sketched a cartoon of Stevens pitching a sandwich with a dachshund. It had the caption: Get your hot dogs! But no proof of this cartoon has ever materialized.

However, there is evidence that German immigrants sold 'hot dogs' from carts in the Bowery in the 1860s. And, after all, the Germans are known for their sausages.

Maybe the better question is how the hot dog bun was developed. One story features a vendor in the 1870s who provided white gloves to customers who bought his sandwiches. When customers did not return the gloves, he appealed to a baker to make a roll suitable for the long dog.

Fireworks: Dangerous to use

The numbers tell the tale. From Prevent Blindness America, here are the facts about fireworks:

In 2010, 8,600 people were treated in emergency departments for fireworks-related injuries.

There were three fireworks-related deaths.

6,300 of the injuries (73 percent) occurred during a one-month period around the Fourth of July holiday.

Sparklers (1,200), firecrackers (900), and bottle rockets (400) accounted for the most injuries last year.

The parts of the body most often injured were hands and fingers (estimated 1,900 injuries), legs (1,400), eyes (1,300), and the head, face and ears (1,000).

Bottle rockets, firecrackers, sparklers and Roman candles account for most eye injuries.

Sparklers, often given to young children, burn at 2000 degrees or even hotter—hot enough to melt copper.

For children under the age of five, sparklers accounted for the largest number of estimated injuries in that age group, with 300 injuries (43% of the total).

The major causes of injuries are due to delayed or early fireworks explosions, errant flight paths of rockets, debris from aerial fireworks, and mishandling of sparklers.

Fireworks cautions

- * Don't put firecrackers in a bottle, can or container.
- * Choose a site that is away from flammable material.
- * Keep a bucket of water handy to put out grass fires and fireworks that don't go off. Never try to relight them.
- * Never touch a 'dud' firecracker or rocket. Douse with water.
- * Any eye injury should be seen by an emergency room doctor. Never press, rub, or touch an injured eye.



Heart, diabetes not affected by eggs, study finds

Even eating 12 eggs per week doesn't affect cardiovascular health or create risks for people with pre-diabetes and type 2 diabetes, a study has found.

The study published in the American Journal of Clinical Nutrition found that cholesterol, blood sugar, and blood pressure were not affected by a diet including one to 12 eggs per week.

This finding contradicts research accepted since the 1970s that linked eggs to higher cholesterol, diabetes and heart disease. Since that time people have been advised to eat no more than four eggs per week. However, researchers today have a greater understanding of the effects of cholesterol.

The new study by the Sydney University Boden Institute of Obesity, Nutrition, Exercise and Eating Disorders studied two

groups of volunteers with pre-diabetes or type 2 diabetes. The first group could eat two eggs each week. The second could eat a dozen eggs per week. For the first three months, all volunteers maintained their weight. During the next three months, all were asked to lose weight. In the final six months, all chose their own weight goals.

During each phase of the study, volunteers were tested for negative markers for diabetes or cardiovascular risk. No adverse markers were found. Weight loss outcomes were found to be identical for low egg eaters and high egg eaters.

Nick Fuller, who led the study, said that while eggs themselves are high in dietary cholesterol, consumption of eggs has little impact on the levels of cholesterol in the blood.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4 Independence Day	5 <i>Danger!</i> 	6	7
8	9	10	11		13	14 Bastille Day (France)
15 Nat'l. Ice Cream Day	16	17	18 Nat'l. Hot Dog Day	19	20	21
22	23	24 Nat'l. Tequila Day	25	26	27	28
29 Nat'l. Lasagna Day	30 Nat'l. Cheesecake Day	31	<i>National Parks and Recreation Month</i>			

Martin County Townhouses and Condos May 2018 Review

Click on the Image for the full report

Monthly Market Detail - May 2018 Townhouses and Condos Martin County



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Summary Statistics	May 2018	May 2017	Percent Change Year-over-Year
Closed Sales	139	123	13.0%
Paid in Cash	92	82	12.2%
Median Sale Price	\$152,000	\$143,000	6.3%
Average Sale Price	\$198,640	\$188,959	5.1%
Dollar Volume	\$27.6 Million	\$23.2 Million	18.8%
Median Percent of Original List Price Received	93.9%	93.8%	0.1%
Median Time to Contract	46 Days	45 Days	2.2%
Median Time to Sale	84 Days	89 Days	-5.6%
New Pending Sales	122	101	20.8%
New Listings	122	129	-5.4%

View all Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)



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