



HOUSECALLS

Happy 4th of July!



Social media makes stars of animal babies as zoos struggle during quarantine

In January 2017, the Cincinnati Zoo staff was alarmed that their pregnant hippopotamus Bibi went into labor. It was too soon. At 3 a.m., Bibi gave birth to a 29-pound premature baby, named Fiona, who became the tiniest hippo to ever survive.

Zoo staff launched the social media project The Fiona Show, revealing their heroic efforts to save Fiona's life. They created a viral sensation as Fiona grew, matured, and finally met her mama.

Today, after the coronavirus quarantines closed zoos across the world, they have been plunged them into severe financial difficulties. Zoos have relied on social media to make connections with the public.

Negotiating tips for buyers and sellers

Whether you're a buyer or a seller, you can find something good about the current real estate market.

Interest rates are low, making for more appealing mortgages (and an abundance of available loans). And inventory is a little tight, making for less competition.

So if you're a buyer, you can find a ready loan at a good rate. If you're selling, you'll probably have less competition.

All of this begs the question: How do you negotiate in this climate? Or do you even try to negotiate?

That might depend on where you live. Always consult a real estate agent before making an offer.

As a buyer, remember the number of houses for sale is low nationwide. Even in the coronavirus crisis, median home prices have increased. It's probably not true that most sellers are desperate because of job losses or financial hits. Buyers really should not expect to get a lot for a little.

In fact, you can easily lose your dream house by bidding low, even in the crisis environment. If supply is low, make a robust offer. Sometimes it makes sense to bid for higher than asking price. Just be sure your price makes sense to you and the bank, as the property will need to be appraised prior to a mortgage getting approved.

Sometimes a personal letter will go a long way to forwarding your offer. Children selling the family home might be encouraged to know that the buyer will love it, for example.

You can also consider requesting repairs, credits, or adjustable deadlines if you offer full price.

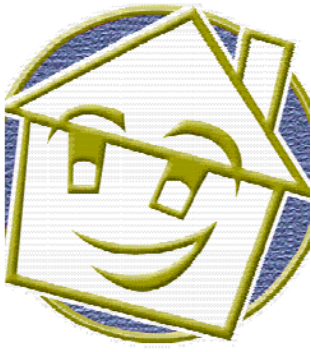
As a seller, even if you are in a hurry to sell, resist the urge to lower your price. Home prices are not declining, they are generally rising.

Remember that creativity can make or break a deal. Rather than reduce your price, seek other incentives that appeal to buyers like credits, improvements, furnishings, or more flexible closing deadlines.

A counter offer doesn't need to be in the middle. If a potential buyer offers \$10,000 less than asking price, the temptation is to split the difference. Consider countering at the price you want, and offering incentives. Or hold firm.

Some real estate pros recommend asking for solid earnest money of up to 5 percent to ensure the buyer is serious.





Ask the Expert

I bought a new house and shortly after sold my old one. Now I have a lump of money left over. Should I refinance?

This situation is perfect for a little-known mortgage option called recasting.

Recasting a mortgage doesn't change the interest rate of the mortgage or length of the mortgage, but it can lower monthly payments.

Recasting isn't for everyone. When you have a lump sum you want to put on your mortgage, you do have options.

You can simply pay down the existing mortgage. You would reduce your balance, but not your monthly payments. It also wouldn't change the terms of the loan. But if you are happy with the terms and the interest rate, you'll enjoy a lower balance.

You could refinance. This would be a good option if you want a lower interest rate or a different length of time for the mortgage. You could change from an adjustable loan to a fixed rate, for example.

Why a Covid Vaccine Will Take Months, Not Centuries

The smallpox virus raged among humans for 10,000 years before a leap of insight led to the vaccine that killed it forever. The insight took about 300 years to develop.

Today, in the wake of the Covid crisis, drug companies throughout the world are experimenting with vaccines. One company, Moderna, took 42 days to create an experimental vaccine.

Why so fast?

The most obvious reason is the research infrastructure: Laboratories, drug companies, medical systems -- systems we take for granted -- have never before been available on such a wide scale. Humans are in the era of science and technology.

Still, of the seven known coronaviruses, there are no known human vaccines.

According to Johns Hopkins Senior Scholar Dr. Amesh A. Adalja, the key to the new rapid development of vaccines is new vaccine platform technologies. Writing in *leapsmag.com*, Adalja says these platforms use the same

building blocks to make more than one vaccine. Using the basic platform, researchers are able to, in effect, switch out one targeted virus (or bacteria or other organism) like a person switches out a video game cartridge. One example of that is the ebola vaccine, which uses another virus as a platform with the ebola protein inserted.

A variety of different approaches are being used to create a Covid vaccine.

Moderna is using an RNA approach. Inovio is using a DNA model in which genetic material is injected into the platform and human cells translate it into a viral protein. At that point the immune system makes antibodies.

Other approaches include nanoparticles (by Novavax), while other companies try to adapt an avian coronavirus vaccine.

According to Adalja, a coronavirus vaccine could possibly confer protection against other human coronaviruses, eliminating their use as a biological threat in the future.

And, even curing the common cold.



The third option, recasting, is simpler than refinancing if you like your interest rate and terms of the loan. You don't need a new credit check or appraisal. There won't be any closing costs. The lender simply recalculates your loan based on the new, lower balance. The interest rate stays the same. The term stays the same, but the monthly payments are lower.

You can't recast a VA or FHA loan. Some lenders also don't offer it.

Recasting is typically done when people get a lump sum of money from a home sale, inheritance, large bonus, or the sale of investments.



"Your cubicle is on back order, so for the time being, work within these chalked lines."



Loving Goosie: New ethic gives animals a chance

"Let's give the fella a chance."

That's not something people said even a decade ago when animals with defects at birth were always euthanized.

And they still are euthanized, but a new ethic is emerging among animal lovers to use medical technology combined with heaps of love to give the outcasts a chance.

That's what happened to a 20-day-old pitbull puppy. Extremely tiny at birth, the puppy, named Goosie, had no nose. Her cleft palate had literally bent her nostrils under the top of her mouth.

Always small

But the people at Virginia's Sanctuary Rescue took her in, loving her through many trips to the vet, where they discovered the little pooch had another problem they didn't know about: A form of dwarfism. So the potato sized puppy would always be small.

Still, Goosie did grow. She grew in a playful, feisty spirt, demanding all the animals at her foster farm play with her. She joustted with the pig. She chased the chickens. She teased the cat and challenged her 96-pound brother dog. She reached all of 11 joyful pounds, feasting on her favorite food, meatballs. On her first birthday, she was photographed in a tutu and oodles of newspapers wrote about her. The DoDo made a video of her and she went totally viral. She even had her own parade.

The worst happens

And, then she got pneumonia. Very serious pneumonia. The vet discovered she had a heart problem. And on one weekend in July 2019 she died.

Was it all worth it; all the trips to the vet, the worry, the laughing, the love? Yes, says Adri Herron, president of the rescue. The experience left a lasting lesson:

"Be kind. Take pride in your work. Spread joy. Smile at strangers. Tip big. Approach difficult situations with an open and understanding heart. If we can't have our Goose anymore then at least we can recycle the joy she gave us out into the world."

For your 4th of July feast: A blueberry trifle

It's that time of year when berries explode with color. The reds, the blues, and the purples attract us, but there's far more to berries than meets the eye.

They're loaded with compounds that keep your body and brain working right and staying young. So impressed were researchers at Ohio State University that they recommend everyone eat berries every day.

When it comes to total antioxidant power, four of the top 10 fruits and vegetables are blueberries (ranked number one), strawberries, raspberries, and blackberries.

They are rich sources of quercetin, a potent antioxidant.

Another thing that makes berries so special is a compound called ellagic acid, which is believed to prevent cellular changes that can lead to cancer. All berries have some of it, but strawberries and blackberries have the most.

All berries are also rich in vitamin C, one of the best antioxidants. It is particularly important in preventing cataracts.

Want to feed your brain? Researchers at Tufts University found that compounds in blueberries have actually improved the memories of aging lab animals.

Fortunately, blueberries are not only good for you but delicious. Here is a recipe for a pretty blueberry trifle that will look fantastic on your 4th of July table:



Blueberry Trifle Recipe

Ingredients

- * 1 Angel Food cake
- * 1 bag frozen blueberries, thawed and drained OR 1-2 pints fresh berries
- * 1 box dry instant vanilla pudding (3.4 oz)
- * 1 can sweetened condensed milk
- * 1 8-oz. block cream cheese
- * 12 oz. Cool Whip

Directions

Break angel food cake into large chunks. Put 1/2 of cake on bottom of trifle bowl. Sprinkle 1/2 of blueberries on top of cake. Beat cream cheese until smooth, then add dry pudding mix and condensed milk. Beat until creamy. Stir in about 2/3 of the Cool Whip, reserving the rest for later. Gently spread 1/2 of mixture over cake and blueberries in bowl.

Layer again as before, keeping a few blueberries aside for garnish.

Top with remaining Cool Whip and garnish with leftover blueberries.

Keep refrigerated until ready to serve.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
July is National Ice Cream Month! 		1 Canada Day	2	3 Dog Days of Summer 	4 Independence Day 	
5	6	7 World Chocolate Day	8	9	10	11 7 Eleven Day
12	13 Democrat Convention	14 Bastille Day (France)	15	16	17	18 Nelson Mandela Day
19 Nat'l. Ice Cream Day	20	21	22 Nat'l. Hot Dog Day	23 Comic Con. San Diego	24	25
26 Parents' Day	27	28	29 Nat'l. Lasagna Day	30	31 Nat'l. Avocado Day	

Martin County May 2020 Single Family Market Stats

Click on the Image for the full report

Monthly Market Detail - May 2020
Single Family Homes
Martin County





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Summary Statistics	May 2020	May 2019	Percent Change Year-over-Year
Closed Sales	133	266	-50.0%
Paid in Cash	40	107	-62.6%
Median Sale Price	\$365,000	\$380,000	-3.9%
Average Sale Price	\$520,755	\$476,204	9.4%
Dollar Volume	\$69.3 Million	\$126.7 Million	-45.3%
Median Percent of Original List Price Received	94.8%	94.7%	0.1%
Median Time to Contract	40 Days	46 Days	-13.0%
Median Time to Sale	88 Days	95 Days	-7.4%
New Pending Sales	279	229	21.8%
New Listings	305	292	4.5%

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.



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