



Fragrant choices

for your herb garden

A walk in the garden or on a path is deliciously better with sweet smelling herbs. Some of the best, recommended by The Spruce:

- Anise hyssop. Bees love the spiky purple flowers which, along with the leaves, are edible. A gentle breeze easily picks up the sweet licorice scent.

- Nepeta (Catmint). A treat for -- who else? -- your cat. To humans, it's subtle. To cats, it's intoxicating.

- Mint. Its underground stems travel horizontally everywhere, making it an aggressive, but delightful plant. Its clean, tingling aroma is the definition of fresh.

- Rosemary. A splendid herb and a delight on the nose and tongue. Rosemary can actually be used to form a small hedge along a sunny walkway.

- Thyme. An ancient herb used for cooking and medicine for thousands of years, thyme is useful in cooking and has a sharp woody fragrance.

Should you offer list price on a home?

The list price is a simple concept: It represents the price a seller is asking a buyer to pay for a property.

Typically, a real estate professional will help a seller determine list price by comparing similar properties, analyzing what sold recently, how much competition is currently on the market and what the competition is listed for.

So does a buyer have to pay the list price and is a seller locked in to a list price once advertised?

As the saying goes, everything's negotiable (almost everything, anyway). And this is where a real estate professional can make a big difference.

An agent will understand the current market, down to the specifics of an individual neighborhood. For a seller, the agent helps pinpoint an accurate list price that will help you sell fast and net the most money. For a buyer, the agent will understand which listings are priced accordingly and can advise you on potential negotiations -- whether that involves price, repairs after inspection or other concessions.

The specifics of the market and the amount of competition are big factors in price. When there's a lot of inventory -- meaning more properties on the market -- there's generally more room to negotiate because buyers know they can probably find another property fairly easily if this one doesn't work out.

When there's less inventory, or a hot market during which properties are selling quickly, there tends to be less room for negotiation. Sometimes a seller may even get higher than asking price -- this sometimes happens when there are multiple offers.

Other factors come into play: the condition of the property; the seller's motivations (do they need to sell quickly or can they wait?); the buyer's motivations; the type of financing (will it be an easy process or one with a lot of government red tape); the amount of the down payment; and what kind of inspections the buyer wants.

All this is to say, while list price is simple in concept, the execution of it involves quite a few moving parts and the help of a professional to make sure you're happy



Ask the Expert

Should we wait and save more money for a down payment, or buy now while interest rates are low?

There are a lot of variables to consider when purchasing a home, and the size of a down payment is just one of them.

The down payment amount can vary considerably. Traditional guidelines recommend putting 20 percent of the purchase price down, but in practice, that doesn't always happen.

So if you are in the market to purchase a \$250,000 house but don't have access to \$50,000, you still have plenty of options. If you do have 50k to put down, however, it can be easier.

Some loans, particularly those aimed at first-time home buyers, allow for down payments of less than \$1,000! Other products also allow a buyer to put down less than 20 percent down -- in that case, you'd pay a small additional cost via private mortgage insurance, or PMI. PMI is calculated as a percentage of the overall loan, usually between a half and one percent, and can be removed when the buyer pays down enough of the principal or accrues enough equity in the property.

Of course, interest rates are an important factor and it's true that interest rates on mortgages are at historic lows. A 30-year fixed rate is

May 31, 2021: Memorial Day: Remembering the Service of the Fallen

On Memorial Day, we take time to honor the ultimate sacrifice made by those who fought for our country.

Many of those who died in the service of our country are known to us personally. They were our sons, our fathers, our uncles, aunts, or cousins, or they were our friends.

The heroes of wars long past are not forgotten. Veterans groups walk the old graveyards to place flags on the tombstones of those who died in battles long past, but still remembered. Their great sacrifices and honorable service helped our country become the nation it is today. We can never forget.

Many of their names are on tombstones in our own country and in cemeteries across the globe.

Some cannot be named specifically, and they are honored in a special way: at the Tomb of the Unknowns.

It is guarded by faithful sentinels night and day.

The importance of this duty is expressed in the "Sentinel's Creed":

My dedication to this sacred duty is total and wholehearted. In the responsibility bestowed on me, never will I falter. And with dignity and perseverance my standard will remain perfection.

Through the years of diligence and praise and the discomfort of the elements, I will walk my tour in humble reverence to the best of my ability.

It is he who commands the respect I protect, his bravery that made us so proud.

Surrounded by well-meaning crowds by day, alone in the thoughtful peace of night, this soldier will in honored Glory rest under my eternal vigilance.

-- Sentinel's Creed of the Guard of the Tomb of the Unknown Soldier.



right around 3 percent, while a 15-year fixed rate is even lower.

There has also been less inventory and a lot of competition lately, which drives prices up. This is not a positive or a negative; as a buyer, you want to make sure you get a good deal and also that you can afford your monthly payment. If more properties come onto the market, even more foreclosures, you may still wind up with a similar monthly payment if interest rates rise. So the decision on timing is uniquely yours.

If you're renting, consider how much your rent is expected to increase in the coming years. Are rents high in your area or are they more affordable? These factors affect your ability to save for that down payment.

Each person's situation is unique, and a professional can help you decide on the best timing and strategy.



"Jumped over moon. Impressive."

Virtual home staging showcases homes

Once upon a time, meaning a little over a year ago, staging meant placing actual furniture and accessories in a home for sale. The idea was to showcase how a space could be used and to make it more inviting than an empty room.

The concept is still the same but the execution changed a lot in last year. With a dramatic increase in online shopping “including property” and sight-unseen purchases, virtual staging became more common.

Virtual staging effectively involves digitally enhancing photos to add furniture, artwork, and other features. Just like the real thing, it creates a lived-in space that’s more appealing.

The benefits include faster turnaround time (no back-and-forth trips, no furniture to schedule) and the ability to do things like paint walls and cabinets. Virtual staging can be used in videos as well as photos, adding more life to a virtual tour. As videos and online property-hunting have become more popular, virtual staging appears here to stay.

Agents generally note when a photo is virtually staged. The goal is to help a buyer visualize a space and understand what they can do with it, not to create something so different that a buyer is disappointed when they show up and a room looks nothing like it did online.



Man turns honey thieves into taste testers

Ibrahim Sedef keeps bees in the best location in the world. Trabzon province in Turkey, near the Black Sea, has a climate that is perfect for bees.

Sedef and his bees make flower honey, chestnut honey, cherry honey and the famed and rare Anzer honey. Anzer honey comes from the nectar of 90 flowers that grow in the mountains on the Anzer plateau. About 8 ounces sells for \$34.



Gourmet honey tasters consistently rate Anzer as the best in the world, but it's expensive, and part of that cost is in security. For while Anzer is perfect for bees, it's also great for bears.

And bears love honey.

not impossible.

Sedef has enclosed his hives with a steel bar cage, easy for bees to come and go, but more difficult for bears. Difficult -- but

On YouTube, you can watch Sedef's video of bears gleefully destroying hives, climbing on Sedef's workshop and generally making a party out of honey theft. The video of Sedef cleaning up the mess is in Turkish, but you won't need a translator.

Recently, in the most brilliant taste test in all of marketing, Sedef decided to set up a bear picnic with samples of each honey, including Anzer. He set up a night vision camera to record the action.

The bears surely did come to the honey (without bee stings) picnic. They sniffed each bowl and they chose Anzer. In multiple tests, the bears always ate Anzer first. Bee-made, bear approved.



When and how to amend your tax return

Not every tax mistake may require you to file an amended return, but some mistakes are important to correct.

If you made a minor mistake in addition or subtraction, for example, the IRS will probably make the correction for you. The agency will send you a letter telling you what they corrected, how it affects your return and what you have to do next.

But for major errors, you should file an amended return using Form 1040X.

Some errors that should be corrected using an amended form:

- Income that was not reported.
- Wrong filing status
- Dependent change.
- Deductions not claimed.

On the two-page 1040X, you'll have a chance to explain why this mistake was made, but be sure to read the form carefully, paying close attention to the instructions, according to Forbes.

You'll need to reference the tax form you filed, but are changing, so make sure you have a copy.

Remember that changes to one item affects another. So if you list higher income, your tax liability may increase or your refund may decrease.

If you owe money, you'll have to mail it with your Form 1040X (you can't make an amendment online).

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
			HAPPY Mother's DAY!			1
2	3 	4	5	6	7	8
9 	10	11	12	13	14	15
16	17 	18	19	20 World Bee Day 	21	22 Maritime Day
23 Pentecost	24	25 	26	27	28	29
30	31 			Congratulations 2021 Grads!		

March 2021 Florida Townhouses and Condos Market Stats

Click on the Image for the full report

Monthly Market Detail - March 2021 Townhouses and Condos Florida



Summary Statistics	March 2021	March 2020	Percent Change Year-over-Year
Closed Sales	16,518	10,823	52.6%
Paid in Cash	8,266	5,440	51.9%
Median Sale Price	\$242,000	\$210,000	15.2%
Average Sale Price	\$378,078	\$305,436	23.8%
Dollar Volume	\$6.2 Billion	\$3.3 Billion	88.9%
Median Percent of Original List Price Received	97.0%	95.5%	1.6%
Median Time to Contract	32 Days	46 Days	-30.4%
Median Time to Sale	71 Days	84 Days	-15.5%
New Pending Sales	19,533	8,629	126.4%
New Listings	16,700	13,443	24.2%

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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