

Gabe's December 2012 HOUSECALLS

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Who says there is nothing new under the sun?



Now there's a new cloud in the sky. Weather fans want to have officially recognized a type of cloud that was first identified in 1951, but has been ignored like a cumulus at a picnic.

Cloud spotters around the world have lobbied for the cloud known by its Latin name, undulatus asperatus, or "agitated waves."

The newly named cloud spreads across all of the sky like a floating lid. The body of the cloud looks like folds in a blanket. Meteorologists say winds at

the cloud level cause the cloud to be sheared into wave-like forms. The ominous-looking spectacle is most common in the plains states of the United States, often during the morning or midday hours following convective thunderstorm activity.

Undulatus asperatus is still not official until The United Nations World Meteorological Organization (WMO) in Geneva lists it in the International Cloud Atlas. Until then it is considered just another mammatus cloud that doesn't know how to behave.

Glad tidings for home buyers! Less competition for homes during holidays

The weather outside might be frightful, but that's in your favor if you want a new home for the holidays. With fewer shoppers during this busy time, you could make a better deal.

In many areas, supply of homes on the market is down, often with a glut of buyers.

The holidays might be just the ticket to snap up a home while others are shopping for the holidays.

The most motivated sellers will still have their homes on the market during the holidays. Sellers are serious about selling for any number of reasons, such as having to move to another city before school starts again.

One caution: Sellers might have their homes decorated for the holidays. Keep in mind that your taste in



decorations might well differ. The most important things are the bones of the house, not the temporary decorations.

Demand for real estate is generally lower in winter, especially in places with snow on the ground. But shop-

ping at this time of year has its benefits. With less competition from other buyers, your offer on a home has a better chance of being accepted.

Consumer confidence is up and so are sales of new and existing homes. Prices are up another 2 percent this month and rising. Homes will never cost less than they do now.

Lenders, real estate agents, appraisers and others involved in a home sale will have more time to work with you in Decem-

ber.

As everyone knows, interest rates are the lowest they've been in decades. Because mortgage payments are lower, you might be able to buy a larger home than you planned or one with more amenities.

Ask the Expert



Would you advise refinancing our home at a lower interest rate?

Maybe. When interest rates are low, some homeowners rush to refinance before evaluating the true consequences of their actions. A mortgage refinance can benefit you if you intend to stay in your home for the long term, and if it significantly reduces your interest rate. But a mortgage refinance can also be the wrong move.

Don't make a poor decision based on interest rate envy. There's more to it than being able to brag to your neighbors about your lower interest rate.

The objective of a new loan

The first step when deciding to refinance is to establish a clear objective. For example, if you think you might lose your job, but you have one now, your focus should be to lower your overall payment regardless of the length of the loan. If you want to be debt-free by a certain year, you need to find a loan that meets that objective.

There can be an advantage to going to the

Budget Kitchen Remodeling: 5 Money-Saving Steps

Stage one: Start with a complete design plan:

Your plan should be comprehensive and detailed — everything from the location of the refrigerator to which direction the cabinet doors will open to whether you need a spice drawer.

To save time (and money) during tear-out and construction, plan on using your existing walls and kitchen configuration.

That'll keep plumbing and electrical systems mostly intact, and you won't have the added expense — and mess — of tearing out walls.

For a nominal fee, you also can get design help from a major home improvement store. However, you'll be expected to purchase some of your cabinets and appliances from that store.

Stage two: Order the cabinets, appliances, and lighting fixtures:

Cabinets and appliances are the biggest investments in your kitchen remodeling project. If you're remodeling in stages, you can order them any time after the plans are complete and store them in a garage (away from

moisture) or in a spare room until you're ready to pull the trigger on the installation.

Remember that it may take 4-6 weeks from the day you order them for your cabinets to be delivered.

If you can't afford all new appliances, keep your old ones for now -- but plan to buy either the same sizes, or choose larger sizes and design your cabinets around those larger measurements. You can replace appliances as budget permits later on.

The same goes for your lighting fixtures: If you can live with your old ones for now, you'll save money by reusing them.

Keep old flooring for cost savings.

This works if your new cabinets match your old layout, so that the new cabinets fit exactly into the old flooring configuration. If the existing flooring runs underneath your cabinets and covers all flooring area, then any new cabinet configuration will be fine.

Keep your old flooring for now and cover it or replace it later. Again, this works if your cabinet configuration is identical to the old layout.

However, if you plan to cover your old

(Continued on top of next page)



same servicer that handles your loan now. They may require less documentation, but talk to at least one other lender and compare costs and fees.

Shop for a mortgage by comparing the APR (annual percentage rate) of each loan, rather than the quoted interest rate. Make sure you will really be saving one-half point or more on the new loan.

The HARP Loan

A current appraisal might show that your home is worth less than you assumed.

Fannie Mae and Freddie Mac have added fees on loans with a high loan-to-value.

If you find you have little or no equity, you may qualify for a refinance under the government's Home Affordable Refinance Program, or HARP, if you have a current mortgage owned or guaranteed by Fannie Mae or Freddie Mac.

The beauty of the HARP program is that it does not require an appraisal. If you suspect you are underwater on your loan, this could be a good option. Still, be sure you compare the rate and fees to see if the new loan is worth the cost.

Budget Kitchen Remodeling: 5 Money-Saving Steps (continued)

flooring or tear it out and replace it at some point in the future, remember that your new flooring might raise the height of your floor, effectively lowering your cabinet height.

For thin new floor coverings, such as vinyl and linoleum, the change is imperceptible. For thicker floorings, such as wood and tile, you might want to take into account the change in floor height by installing your new cabinets on shims.

Stage three: Gut the kitchen and do the electrical and plumbing work:

Here's where the remodel gets messy. Old cabinetry and appliances are removed, and walls may have to be opened up for new electrical circuits. Keep in close contact with your contractor during this stage so you can answer questions and clear up any problems quickly. A major kitchen remodel can take 6 to 10 weeks, depending on how extensive the project is.

During this stage, haul your refrigerator,

microwave, and toaster oven to another room — near the laundry or the garage, for example — so you've got the means to cook meals. Feinberg suggests tackling this



stage in the summer, when you can easily grill and eat outside. That'll reduce the temptation to eat at restaurants, and will help keep your day-to-day costs under con-

trol.

Stage four: Install cabinets, countertop, appliances, flooring, and fixtures:

If you've done your homework and bought key components in advance, you should roll through this phase. You've now got a (mostly) finished kitchen.

A high-end countertop and backsplash can be a sizable sum of money. If you can't quite swing it, put down a temporary top, such as painted marine plywood or inexpensive laminate. Later, you can upgrade to granite, tile, solid surface, or marble.

Final phases: Upgrade if necessary:

Replace the inexpensive countertop, pull up the laminate flooring, and put in tile or hardwood, or buy that new refrigerator you wanted but couldn't afford during the remodel. (Just make sure it fits in the space!)

After holiday dinner, a healthy walk completes the day, and it's fun

Christmas morning is exciting. First come the presents, of course; the kids will let nothing stand in the way of their march to the Christmas tree. The first hours of Christmas are a joyful time no matter how old you are.

After everyone has a light breakfast, the women and girls are involved in preparing for the second-most exciting event of the day ... Christmas dinner.

For some families, taking a walk half an hour to an hour after dinner is traditional. It's healthy fun for adults, kids and the family dog.

It can be a leisurely walk or a brisk walk, whatever your group enjoys.

An old saying is, "Walk a hundred steps after dinner and you'll live to be 99." Actually, to increase longevity, you need to walk a little more than that. But not a whole lot more.

Even walking for 10 minutes on Christmas and other days, can change your body weight,

lower your cholesterol and decrease your risk of stroke and some serious diseases. People who benefit most from 10-minute walks are those who don't normally exercise at all.

For them, the 10-minute idea generates something of a can-do attitude. While prevailing advice calls for a 30-minute walk on most days, if you're a non-exerciser, that's intimidating.

The nice thing about the 10-minute walk is that as you learn to enjoy it, the time could morph into 12 or 15 minutes or more. Every minute increases the benefits.

If you reach the recommended 30-minute level, you will also enjoy lower blood pressure and increased cognitive function. Your brain will work better, just as the rest of your body will.

Researchers at the Centers for Disease Control and Prevention say walking is almost the perfect physical activity.



"Merry Christmas! It's a squeaky hot dog, chew toy. I hope you don't already have one."

Our Featured Listings

Both you and your horses will adore this secluded 5 acre property with a beautiful 2002 built home featuring hardi-plank siding and a metal roof. 3 bedrooms 2 bathrooms plus an office with built in workstations. A gourmet kitchen offers stainless appliances custom cabinets and a spacious built in rotating island. A 6 burner Kitchen-Aide gas convection oven, Miele dishwasher, GE refrigerator, Large living room with built in entertainment center. Master bedroom has large walk in closets and nicely appointed master bath with indoor/outdoor shower. This property ia perfect for any one wanting the ultimate in privacy while having lots of room to roam as well as the opportunity for keeping horses or other agricultural possibilities.

\$340,000

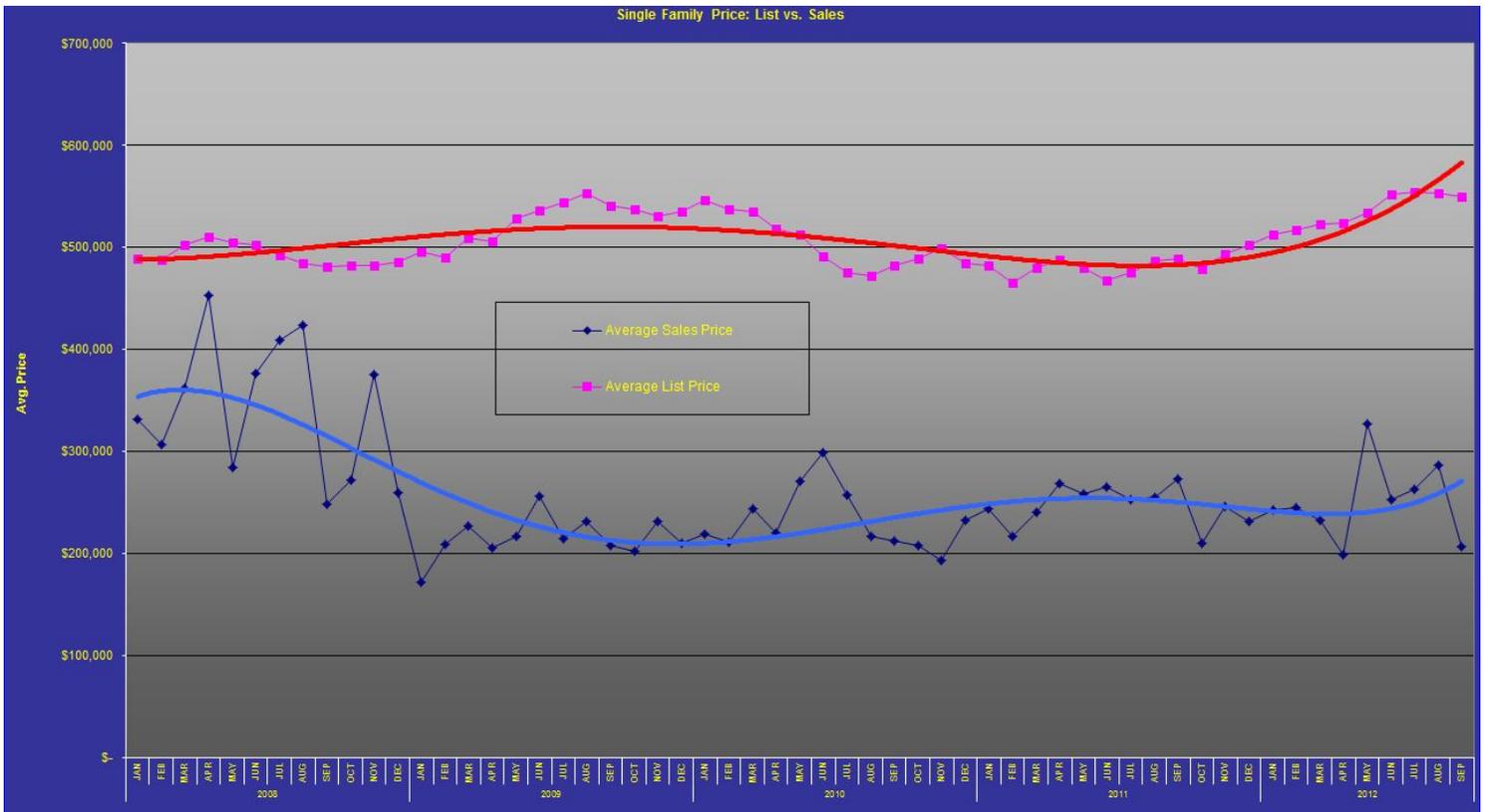
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Move in to this charming 3 Bedroom, 2 Bath with 2 car garage tomorrow. Spacious open plan with eat in kitchen and split bedrooms. Solid CBS construction with barrel tile roof and accordion hurricane shutters throughout. Cul-de-sac location with quiet and private yard. Screened patio. This gated community features community pools, tennis courts and beautiful emerald lakes. Located close to shopping, restaurants, medical facilities and the marinas of Manatee pocket in Stuart. Easy access to I-95 for commuters as well. Low HOA fees include landscaping. An ideal winter getaway with minimal maintenance required or the perfect full time home to enjoy your carefree Florida lifestyle. All ages are welcome and this is a pet friendly community.

Offered at \$179,000

[Click here for more info.](#)



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