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THIS

MONTH'S

TOPICS

Mortgage Rates

Hit 15th Record Low

in 2020

Golf Club

Communities Back

on Buyers' Radar

Newsletter VENETIAN BAY EDITION

Existing-Home Sales Fall in November as Buyers Struggle to Find Properties to Purchase

The numbers: Existing-home sales fell after five straight months of increases in November, as buyers were met with a record-low number of homes for sale.

Total existing-home sales dipped 2.5% from October to a seasonally-adjusted annual rate of 6.69 million, the National Association of Realtors reported Tuesday. October's sales figure had been the highest in 15 years.

Compared with a year ago, home sales were up nationally nearly 26%. Economists polled by MarketWatch had projected existing-home sales to dip to a median rate of 6.64 million.

What happened: The inventory of homes for sale fell nearly 10% from October to a record-low of 1.28 million units, which equates to a 2.3-month supply. A six-month supply of homes is generally considered to be indicative of a balanced market.

Falling inventory has created more competition for homes, pushing prices upwards. The median existing-home price was \$310,800 in November, up 14.6% from a year ago.

"Housing affordability, which had greatly benefitted from falling mortgage rates, are now being challenged due to record-high home prices," Lawrence Yun, chief economist at the National Association of Realtors, said in the report. "That could place strain on some potential consumers, particularly first-time buyers."

Grandma's **Gingerbread Pancakes**

Venetian Bay

Listings Available!

Permits up 6.2%

Regionally, home sales dropped on a monthly basis across every region except the West, where they were unchanged from the month before. However, when compared with a year ago, sales volumes and prices were up across the board.

The big picture: The resilience of the country's housing market in the face of the COVID-19 pandemic continues to be one of the biggest surprises of this year. "The big story of 2020 in the housing market has been the fact that not even a pandemic could dampen Americans' drive for a new space to call home," said Bill Banfield, executive vice president of capital markets at Rocket Mortgage.

Low mortgage rates and a desire for more space fueled massive demand among home buyers. But for a variety of reasons, sellers have not been similarly motivated. Some might have lingering fears about the state of their finances, while others might be worried about the health concerns associated with moving during a pandemic.

Either way, the number of properties on the market has been chipped away, month after month. Now, with only **November Housing** dregs left, buyers' battles to purchase homes are driving prices skyward. Low interest rates can offset these price increases for now. But if mortgage rates should rise – say because of rapid uptake of the vaccine for the corona-Starts up 1.2%, Building virus and positive economic developments in the new year — buyers may have a hard time affording such a big purchase.

By Jacob Passy

Did you know? Carl & Jane sell more homes in Venetian Bay than anyone else!



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Mortgage Rates Hit 15th Record Low in 2020

In 2020, the all-time-low mortgage rate record has been broken on 15 occasions or 30% of the time. This week, the 30-year, fixed-rate loan averaged 2.67%.

MCLEAN, Va. – The phrase "mortgage rates fell to record lows this week" has been overused in 2020, but it remains good news for homebuyer who can qualify for a larger mortgage loan every time it happens.

Freddie Mac has kept average-mortgage-rate records since 1971, and in 2020, the average rates dropped to a record low – and they did it 15 times, or about 30% of the weeks of the year so far.

In this week's Primary Mortgage Market Survey (PMMS), the 30-year fixed-rate mortgage (FRM) averaged 2.67%, suggesting there's never been a better time to buy a home – but also making it the 15th time this year that statement was correct.

"The housing market continues to surge higher and support an otherwise stagnant economy that has lost momentum in the last couple of months," says Sam Khater, Freddie Mac's chief economist. "Mortgage rates are at record lows and pushing many prospective homebuyers off the sidelines and into the market."

Khater says homebuyers remain active and optimistic, and "purchase demand shows no real signs of waning at all heading into next year."

- The 30-year fixed-rate mortgage averaged 2.67% with an average 0.7 point for the week, down from last week's average 2.71%. A year ago at this time, the 30-year FRM averaged 3.73 %.
- •The 15-year fixed-rate mortgage averaged 2.21 % with an average 0.6 point, down from last week's 2.26%. A year ago, it averaged 3.19 %.
- The 5-year Treasury-indexed hybrid adjustable-rate mortgage (ARM) averaged 2.79% with an average 0.3 point, unchanged from last week. A year ago, it averaged 3.36%.

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Carl's Stats

Broker A, CDPE, MBRA, AWR, Top 1% of Realtors for United States 2019 Personally Ranked #1 In North America 2020 for ER Personally Ranked #1 in Florida 2012-2020 Leader of #1 Ranked Team in Florida for 2012-2020 Leader of #2 Real Estate Team in all of North America 2020 carlsells386@gmail.com

Golf Club Communities Back on Buyers' Radars

Developers' push for golf course communities peaked around 1990 before demand started to collapse. But the COVID-friendly outdoor activity is popular again.

NEW YORK – Homes in residential golf communities have faced years of sluggish sales and mostly stagnant prices. But they're seeing a surge in demand during the pandemic, The Wall Street Journal reports.

It's not just for the golf, however. Buyers like the expansive outdoor green space, and the potential for dining and socializing opportunities that usually come with it after the COVID-19 outbreak diminishes.

Golf home communities saw overdevelopment in the 1980s and 1990s, but as interest in the sport waned over recent decades, many golf courses have been forced to close. Now, however – in the midst of the pandemic – golf may be getting a boost.

The outdoor sport takes place in wide open spaces, and it can be played while remaining socially distant. In August, Americans played 10 million more rounds of golf in August thank they did one year earlier – a 20.6% increase, according to the Golf Datatech and National Golf Foundation.

Meanwhile, home sales in golf communities are rising. The Cliffs, which includes seven residential golf communities in the Carolinas, reported a 161% increase in sales volume in the third quarter compared to a year ago. In Scottsdale, Ariz., the Desert Mountain golf club community almost doubled its home sales in a year-to-year comparison since Sept. 1.

In Jupiter, Fla., the Admirals Cove golf community reported 84 home sales from January to late October, up from 57% from a year ago. Jeff Lichtenstein, a local real estate professional, says buyers are drawn to the safety precautions clubs are taking, as well as the outdoor exercise classes and free delivery of clubhouse meals.

"There's a lot of amenities in a pandemic that you never see outside of there," he told The Wall Street Journal.

Source: "Before Covid, Golf Club Communities Were in the Rough. Now They're Seeing Green," The Wall Street Journal (Dec. 9, 2020) [Log-in required.]

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Nov. Housing Starts Up 1.2%, Building Permits Up 6.2%

Single-family starts rose only 0.4% in Nov., but NAHB says it's because builders can't keep up with demand. Permits, a sign of future activity, rose 6.9% in the South.

WASHINGTON – Single-family starts flattened in November as builders struggled to meet demand, while overall housing starts increased 1.2% to a seasonally adjusted annual rate of 1.55 million units, according to a report from the U.S. Department of Housing and Urban Development and the U.S. Census Bureau.

The November reading – 1.55 million starts – is the number of units builders would begin if development kept this pace for the next 12 months.

Within that overall number, single-family starts increased 0.4% to a 1.19 million seasonally adjusted annual rate. The multifamily sector, which includes apartment buildings and condos, increased 4.0% to a 361,000 pace.

"Though single-family construction continued to be strong in November, builders are unable to keep up with demand due to rising regulatory and construction costs and shortages of lots and labor," says Chuck Fowke, chairman of the National Association of Home Builders (NAHB) and a custom home builder from Tampa. "The incoming Biden administration needs to focus on policies to improve housing affordability, and to increase supply to help housing continue to lead the economy forward."

"The single-family construction sector appears to be leveling off at strong levels, with permits roughly at a flat level from September to October," adds NAHB Chief Economist Robert Dietz. "Nonetheless, the growth for single-family construction was a true bright spot amid economic challenges in 2020, with single-family starts up 10% year-to-date." Dietz called it the best year since the Great Depression."

However, "the backlog continues to grow," Dietz adds, "with the number of single-family homes permitted but not started construction up 16.3% from November 2019 to November 2020 as material delays and higher costs hold back building."

On a regional and year-to-date basis (January through November of 2020 compared to that same time frame a year ago), combined single-family and multifamily starts are 14.4% higher in the Midwest, 7.6% higher in the South, 5.4% higher in the West and 3.3% lower in the Northeast.

Overall permits increased 6.2% to a 1.64-million-unit annualized rate in November. Single-family permits increased 1.3% to a 1.14-million-unit rate. Multifamily permits increased 19.2% to a 496,000 pace.

Looking at regional permit data on a year-to-date basis, permits are 5.7% higher in the Midwest, 6.9% higher in the South, 0.7% higher in the West and 4.4% lower in the Northeast.

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Did you know? Carl & Jane sell more homes in Venetian Bay than anyone else! YOU MUST text or call Jane 386-690-8783



JANE RADELL REALTOR®

New Home Specialist



Grandma's Gingerbread Pancakes

Prep 10 min | Cook 15 min | Ready in 25 min Author: www.allrecipes.com

INGREDIENTS

- 1 ½ cups all-purpose flour
- 1 teaspoon baking powder
- 1/4 teaspoon baking soda
- 1/4 teaspoon salt
- 1/2 teaspoon ground dried ginger
- 1 teaspoon ground cinnamon
- 1 egg
- 1/2 teaspoon vanilla extract
- 1/4 cup molasses
- 1 ½ cups water

INSTRUCTIONS

Step 1 -Whisk the flour, baking powder, baking soda, salt, ginger, and cinnamon in a bowl; set aside. Beat the egg in a separate mixing bowl with the vanilla and molasses until smooth. Whisk in the water until completely incorporated. Stir the flour mixture into the molasses mixture until just combined -- a few lumps are okay.

Step 2 - Heat a lightly oiled griddle over medium-high heat. Drop batter by large spoonfuls onto the griddle, and cook until bubbles form and the edges are dry. Flip, and cook until browned on the other side. Repeat with remaining batter.

Nurition Facts: 101 calories; protein 2.6g; carbohydrates 20.9g; fat 0.7g; cholesterol 18.6mg; sodium 149.9mg.

Did you know? Carl & Jane sell more homes in Venetian Bay than anyone else! YOU MUST text or call Jane 386-690-8783

2019 Venetian Bay Team Vasile Sales Statistics don't lie. We personally SOLD these homes.

STREET NAME	BR	ВА	SELL PRICE	Living Sqft	\$\$ PER SQ FT	Agent
3648 Pini Ave	3	2	\$322,000.00	1,720	\$187.20	Carl/Team Vasile
3370 Tuscano Ave	4	2	\$230,000.00	2,180	\$105.50	Carl/Team Vasile
3414 Medici Blvd	3	3	\$266,982.00	2,034	\$131.25	Carl/Team Vasile
3398 Torre Blvd	3	2	\$294,900.00	1,944	\$151.70	Carl/Team Vasile
324 Leoni St	3	2	\$349,900.00	1,852	\$188.93	Carl/Team Vasile
3363 Luna Bella Lane	3	2	\$299,000.00	2,136	\$139.98	Carl/Team Vasile
3021 King Palm Dr. Lot 112	4	2	\$389,500.00	1,900	\$205.00	Carl/Team Vasile
3092 Borassus Dr. Lot 70	4	3	\$319,900.00	3,144	\$101.75	Carl/Team Vasile
3006 King Palm Dr. Lot 123	4	3	\$397,500.00	2,194	\$181.18	Carl/Team Vasile
3088 Borassus Lot 72	3	2	\$375,450.00	1,729	\$217.15	Carl/Team Vasile
3017 King Palm Lot 114	4	3	\$437,500.00	2,320	\$188.58	Carl/Team Vasile
3094 Borassus Lot 69	4	2	\$339,500.00	1,900	\$178.68	Carl/Team Vasile
3096 Borassus Lot 68	3	2	\$315,500.00	1,724	\$183.00	Carl/Team Vasile
268 Venetian Plams Lot 39	4	2	\$352,500.00	2,194	\$160.66	Carl/Team Vasile
3334 Torre Blvd	3	2	\$319,900.00	2,349	\$136.23	Carl/Team Vasile
3357 Torre Blvd	3	2	\$299,000.00	2,010	\$146.27	Carl/Team Vasile
529 Luna Bella Lane	3	2	\$425,000.00	2,179	\$195.04	Carl/Team Vasile
3588 Grande Tuscany Way	5	4	\$799,000.00	4,582	\$174.38	Carl/Team Vasile
312 Leoni St	3	2	\$376,000.00	1,836	\$196.08	Carl/Team Vasile
3083 Borassus Lot 23	4	3	\$436,750.00	2,630	\$166.06	Carl/Team Vasile
253 Venetian Palm Lot 66	3	2	\$320,000.00	1,724	\$185.61	Carl/Team Vasile
3355 Torre Blvd	3	2	\$305,000.00	2,010	\$151.74	Carl/Team Vasile
3455 Poneta Ave	3	2	\$249,000.00	1,749	\$142.36	Carl/Team Vasile
265 Venetian Palms Lot 33	3	2	\$394,700.00	1,729	\$228.28	Carl/Team Vasile
3332 Torre Blvd	3	2	\$283,880.00	2,064	\$137.54	Carl/Team Vasile
3432 Medici Blvd	3	2	\$282,878.00	2,034	\$139.07	Carl/Team Vasile
3087 Borassus Lot 25	4	3	\$364,500.00	2,320	\$157.11	Carl/Team Vasile
3095 Borassus Lot 29	4	2	\$378,325.00	1,900	\$199.12	Carl/Team Vasile
3209 Medici Blvd	3	2	\$419,892.00	2,376	\$176.72	Carl/Team Vasile
3207 Meleto Blvd	3	3	\$319,900.00	2,186	\$146.34	Carl/Team Vasile
261 Venetian Palms Lot 31	3	2	\$325,500.00	1,790	\$181.84	Carl/Team Vasile
272 Venetian Palms Lot 37	3	2	\$309,900.00	1,750	\$177.90	Carl/Team Vasile

Check out these Beautiful Listings in Venetian Bay

Look no further, here is your amazing large oversized 3 car garage home on a large deep corner lot in the heart of were you want to live, Promenade of Venetian Bay. Large open floor plan with granite counters, stainless appliances, oversized screened lanai and wonderful upgraded flooring throughout are just a few of the many wonder upgrades and features of your next home.



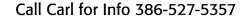
Call Carl for Info 386-527-5357



One of the most desired lots in all of Venetian Bay, offering captivating views of both the large lake and golf course. This one story 4 bedroom home has it all, water views, golf course views, oversized 3 car garage, separate living room and family room, whole house generator system, large screened in pool area, large kitchen with top of the line cabinetry and stainless appliances, and so much more.

Call Carl for Info 386-527-5357

This model offers a true full size master bedroom down stairs, a total of 3 beds 2 and a half baths. Located backed up to total privacy (tree line) and amazing lake views from the front yard. As you open the door you immediately see the nearly 30 ft tall ceilings and upgraded tile and wood style floors. The kitchen has been completely updated with quartz counters and stainless steel appliances.







WOW is what you will say when you enter this amazing home. The views of the large lake are captivating. This extremely rare waterfront lot with views of BOTH fountains sits inside the Promenade section of Venetian Bay. The home offers so many upgrades and features I will name just a few, crown molding, real wood floors, high end granite, and much more.

Call Carl for Info 386-527-5357

Did you know? Carl & Jane sell more homes in Venetian Bay than anyone else!



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WE SOLD ALL OF THESE!!

The views of the large lake are captivating. This extremely rare waterfront lot with views of fountains sits just inside the Promenade section of Venetian Bay that offers extra space between your neighbors homes unlike many of the other lots.



Call Carl for Info 386-527-5357



Location is everything. The magnificent home sits on a rare oversized lot located next to a green area (so no home next to you on one side ever) sits just inside the Promenade section of Venetian Bay that offers extra space between your neighbors homes unlike many of the other lots.

Call Carl for Info 386-527-5357

Location Location- THIS gorgeous 4 bedroom home has it all, water views, 3 bath, oversized 3 car garage. Covered outdoor living area with stone fireplace, marine weather outdoor cabinetry complimenting a full summer kitchen, overlooking the pool, golf course view and has beautiful sunsets you can truly appreciate.







One of the nicest and best priced homes in all of Venetian Bay. This larger one story home offers 3 bedrooms and 2 full bathrooms, No carpet in this home, all title or wood style flooring throughout. There is a custom built in electric fireplace with stone and ship lap ready for your big screen tv to hang. Kitchen offers granite, stainless and wood cabinets.

Call Carl for Info 386-527-5357

Did you know? Carl & Jane sell more homes in Venetian Bay than anyone else!

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STREET NAME	BR	ВА	SELL PRICE	Living Sqft	\$\$ PER SQ FT	Agent
3345 Tesoro Cir	3	2	\$339,900.00	1,870	\$181.76	Carl/Team Vasile
263 Venetian Palms Lot 32	3	2	\$299,000.00	1,691	\$176.82	Carl/Team Vasile
2805 Casanova Ct	4	3	\$595,000.00	2,605	\$228.41	Carl/Team Vasile
208 Venetian Palm Blvd.	4	3	\$316,740.00	2,113	\$149.90	Carl/Team Vasile
3353 Poneta Ave	4	3	\$359,900.00	2,430	\$148.11	Carl/Team Vasile
3309 Modena Way	3	2	\$409,000.00	2,073	\$197.30	Carl/Team Vasile
3089 Borassus Dr Lot 26	4	3	\$431,600.00	2,630	\$164.10	Carl/Team Vasile
3652 Pegaso Ave	3	2	\$330,000.00	2,075	\$159.04	Carl/Team Vasile
270 Venetian Palm Blvd.	4	3	\$328,500.00	2,400	\$136.87	Carl/Team Vasile
610 Marisol Dr	3	2	\$344,782.00	2,032	\$169.84	Carl/Team Vasile
3091 Borassus Lot 27	4	2	\$345,500.00	1,900	\$181.84	Carl/Team Vasile
3342 Caterina Dr.	4	4	\$568,000.00	3,102	\$183.11	Carl/Team Vasile
3310 Modena Way	3	2	\$392,000.00	1,906	\$205.67	Carl/Team Vasile
254 Capella Ct	4	4	\$550,550.00	2,986	\$184.38	Carl/Team Vasile
424 Luna Bella Lane #123	-	-	\$31,000.00	Comm.	-	Carl/Team Vasile
2813 S. Asicano Ct	3	3	\$580,000.00	2,613	\$221.97	Carl/Team Vasile
261 Venetian Palms Dr Lot 31	3	2	\$333,750.00	1,790	\$181.84	Carl/Team Vasile
3652 Cesi Ave	3	3	\$455,000.00	2,162	\$212.71	Carl/Team Vasile
3346 Bellino Blvd	4	3	\$450,000.00	2,318	\$204.91	Carl/Team Vasile
3423 Medici Blvd	-	-	\$285,000.00	-	-	Carl/Team Vasile
345 Venetian Palm Lot 472	-	-	\$395,500.00	-	-	Carl/Team Vasile
493 Luna Bella Lane	4	3	\$362,500.00	2,495	\$147.90	Carl/Team Vasile
526 Bacio St	3	3	\$489,991.00	2,575	\$193.74	Carl/Team Vasile
2913 Linari Ct	4	3	\$765,000.00	2,624	\$296.80	Carl/Team Vasile
209 Venetian Palms Blvd	4	3	\$329,991.00	2,262	\$145.88	Carl/Team Vasile
272 Venetian Palms Lot 37	3	2	\$352,210.00	1,750	\$201.26	Carl/Team Vasile
206 Venetian Palms Blvd	3	3	\$307,991.00	2,028	\$151.87	Carl/Team Vasile
3079 Borassus Dr	4	2.5	\$470,000.00	2,194	\$214.22	Carl/Team Vasile
206 Caryota Ct	3	2	\$249,992.00	1,504	\$166.22	Carl/Team Vasile
3014 King Palm Lot 127	4	2	\$510,400.00	1,900	\$207.89	Carl/Team Vasile
3503 Sonesta Ct	4	3	\$480,000.00	3,101	\$154.79	Carl/Team Vasile
566 Luna Bella Lane	3	2	\$468,782.00	2,270	\$206.51	Carl/Team Vasile
460 Venetian Villa Dr	4	3	\$335,000.00	2,543	\$131.73	Carl/Team Vasile
3565 Casalta Cir	3	2	\$272,500.00	1,900	\$143.42	Carl/Team Vasile
3386 Bellino Blvd	4	2	\$450,300.00	2,233	\$201.66	Carl/Team Vasile
492 Venetian Villa Dr	4	3	\$335,000.00	2,450	\$136.73	Carl/Team Vasile
324 Leoni St	3	2	\$360,000.00	1,852	\$194.38	Carl/Team Vasile
2913 Palma Lane	4	3	\$775,000.00	2,632	\$294.45	Carl/Team Vasile
234 Caryota Ct	3	2	\$252,993.00	1,504	\$168.21	Carl/Team Vasile
3449 Tesoro Circle	3	2	\$489,000.00	2,306	\$212.06	Carl/Team Vasile
2822 S Asciano Ct	3	3	\$503,700.00	2,880	\$174.89	Carl/Team Vasile
424 Luna Bella Lane #224	2	2	\$267,000.00	1,575	\$169.52	Carl/Team Vasile
	3	2	\$347,000.00	-		Carl/Team Vasile
3648 Pini Ave	+	+		1,700	\$204.12	· ·
2808 Casanova Ct	4	3	\$830,000.00	3,204	\$259.05	Carl/Team Vasile
3478 Tesoro Cr	3	3	\$506,000.00	2,250	\$224.89	Carl/Team Vasile
3451 Tesoro Cr,	3	2	\$425,000.00	1,928	\$220.44	Carl/Team Vasile
574 Luna Bella Lane	3	2	\$540,000.00	2,289	\$235.91	Carl/Team Vasile
3614 Casello Dr	2	2	\$229,900.00	1,669	\$137.75	Carl/Team Vasile
2656 Star Coral Lane	3	2	\$270,000.00	1,672	\$161.48	Carl/Team Vasile
3415 Torre Blvd,	3	2	\$299,000.00	1,983	\$150.78	Carl/Team Vasile
	1	1	1.000.00	1.007	¢107.00	Carl /Taara Vaaila
271 Venetian Palms Blvd	3	2	\$375,000.00	1,897	\$197.68	Carl/Team Vasile

2020 Venetian Bay Team Vasile SOLD! Statistics don't lie

LISTINGS IN VENETIAN BAY ARE GOING FAST!

This large 3 bedroom home also includes a huge private den/office that can easily be used as a fourth bedroom located just a short walk to the exclusive golf course and clubhouse in Venetian Bay. This Johnson Group home only 1 year old offers the best of the best. Some of the features include; 42 inch tall white cabinets with soft close doors and drawers, and real wood cabinets.



Call Carl for Info 386-527-5357



Estate lot paradise wrapped in water all around you. This large open floorplan includes an over sized pool with swim jet feature and electric heater. There is tile and crown molding, granite counters and high end finishes.

Call Carl for Info 386-527-5357

This home was the builders model, so for the first one to two years of its life it was never lived in. This extremely rare 200 ft deep lot sits just inside the Promenade section of Venetian Bay. The home offers so many upgrades and features I will name just a few, oversized 3 car garage with built in cabinets, crown molding, tray ceiling, tile floors, high end granite, huge den/office.

Call Carl for Info 386-527-5357

3401 Meleto

List: \$349,900



Pure perfection and upgraded to the max home with gourmet kitchen, top of the line stainless appliances, granite counters, upgraded cabinets, screened lanai, lake view lot, ceiling fans, window treatments, and storm shutters are just a few of the many wonderful amenities this 4 bedroom home with 3 full bathrooms offers. All furniture is interested can be negotiated. One of the largest and most popular floor plans offered in this area.

Call Carl for Info 386-527-5357

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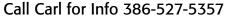
386-690-8783

386-690-8783JaneSells386@gmail.com



LISTINGS IN VENETIAN BAY ARE GOING FAST!

Offered for sale is this rare large (one story) 4 bedroom 3 full bath home plus a den/office that is located in desired Venetian Bay that includes a community pool just a few steps away. This home has it all. Just to name a few of the amazing features and upgrades, custom wood tile in all areas except bedrooms, like new stainless appliances, tile roof, huge screened in area that offers a solid roof and top of the line hot tub.







This large one story home located in Promenade Park of Venetian Bay in New Smyrna Beach offers 3 large bedrooms and a den/office with double doors. The pool area offers a pebble tech pool with heat and a large cabana style outdoor kitchen area under its own roof. The garage is larger than a typical 2 car within added sq footage.

Call Carl for Info 386-527-5357

The home offers a true 3 car garage, large office/den space along with 3 large bedrooms. There is tile in all areas with carpet only in the bedrooms, a larger lot with plenty of room to add a pool or any type of outdoor features, the large screened lanai is perfect for gatherings or to just sit and enjoy the peaceful environment around you.

Call Carl for Info 386-527-5357





You will not believe your eyes when you enter this one of a kind masterpiece. As you walk up to the custom made front doors you know that there is something very special waiting for you just on the other side of them. Once the door opens you are instantly taken back by the ceiling to floor wall to wall captivating views of the lake and golf course.

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