

NEWSLETTER

VENETIAN BAY EDITION



THIS MONTH'S TOPICS

Things to Confess to your Partner Before Buying

Finding a New Home in Your Next Phase of Life

Southern Banana Pudding Recipe

Venetian Bay Listings Available!

WORKING TOGETHER TO SERVE YOU BETTER



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THINGS TO CONFESS TO YOUR PARTNER BEFORE BUYING

Thinking of taking the next BIG step with your partner? We recommend discussing a few things and clearing the air before starting your house-hunting journey.

FEATURES

The number of bedrooms, bathrooms and layout can make a big difference in your day-to-day life. Does one of you want a larger suburban home to grow into and the other a low-maintenance bungalow in the city?

LOCATION & LIFESTYLE

What will commuting look like for each of you? Where are your interests and hobbies located, and do they differ?

CREDIT SCORE

Does one of you have great credit and the other... well, not so much? Discuss how this could impact your homeownership goals.

You probably already know living together requires some compromise, which is why we recommend discussing these important factors before looking for a home that fits both your needs.

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Finding a New Home for Your Next Stage of Life

THE NEWLY MARRIED COUPLE

AFFORDABILITY IS KEY

There's no doubt about it—with high student loan debt and two recessions in the rearview mirror, many millennials feel that the deck is stacked against them when it comes to homeownership. And it's not just millennials—Americans of all ages are facing both financial challenges and a tough housing market. But stepping onto the property ladder can be more doable than many realize, especially in today's low mortgage rate environment.

While many buyers are holding out for their dream home, embracing the concept of a starter home can open a lot of doors.⁴ In fact, that's the route that most first-time homebuyers take—the average home purchase for a 20-something is about 1,600 square feet. While the

average size increases to around 1,900 square feet for buyers in their 30s, it's not until buyers reach their 40s that the average size passes 2,000 square feet.⁵

Chosen carefully, a starter home can be a great investment as well as a launchpad for your life together. If you focus on buying a home you can afford now with strong potential for appreciation, you can build equity alongside your savings, positioning you to trade up to a larger home in the future if your needs change.⁶

TAKING ADVANTAGE OF LOW MORTGAGE RATES

Mortgage rates are historically low, making now the perfect time to purchase your first home together. A lower interest rate can save you tens of thousands of dollars over the life of your loan, which can significantly increase the quality of home you can get for your money.

But what if both halves of a couple

don't have good credit? You may still have options. First, boosting a credit score can be easier than you think—simply paying your credit cards down below 30% of your limit can go a long way. But if that's not enough to boost your score, you might consider taking out the mortgage in only the better-scoring partner's name. The downside is that applying for a mortgage with only one income will reduce your qualification amount. And if you take that route, make sure you understand the legal and financial implications for both parties should the relationship end.

COMMUTE AND LIFESTYLE CONSIDERATIONS

Whether you've lived in a rental together for years or are sharing a home for the first time, you know that living together involves some compromises. But there are certain home features that can make life easier in the future if you identify them now. The number of bathrooms, availability of closet space,

and even things like kitchen layout can make a big difference in your day-to-day life and relationship. Your home's location will also have a significant impact on your quality of life, so consider it carefully. What will commuting look like for each of you? And if you have different interests or hobbies—say, museums vs. hiking—you'll need to find a community that meets both your needs. Need some help identifying the ideal location that fits within your budget? We can match you with some great neighborhoods that offer the perfect mix of amenities and affordability.

THE GROWING FAMILY

THE IMPORTANCE OF SCHOOL DISTRICTS

For many parents, the desire to give their kids the best education—especially once they are in middle and high school—surpasses even their desire for more breathing room. In fact, 53% of buyers with children under 18 say that school districts are a major factor in their home buying decisions.⁷ Of course, better funded (and often higher ranking) schools correspond to higher home prices. However, when push comes to shove, many buyers with kids prefer to sacrifice a bit of space to find a home in their desired location.

But when you're moving to a new community, it can be tough to figure out what the local schools are actually like—and online ratings don't tell the whole story. That's why talking to a local real estate agent can be a gamechanger. We don't just work in this community; we know it inside and out.

LIFESTYLE CONSIDERATIONS

For many families, living space is a key priority. Once you have teenagers who want space to hang out with their friends, a finished basement or a rec room can be a huge bonus.

A good layout can also make family life a lot easier. For example, an open plan is invaluable if you want to cook dinner while keeping an eye on your young kids playing in the living room. And if you think that you might expand your family further in the future, be sure that the home you purchase has enough bedrooms and bathrooms to accommodate that comfortably.

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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
- Personally Ranked #1 in Florida 2012-2020
- Leader of #1 Ranked Team in Florida 2012-2020
- Leader of #2 Real Estate Team in North America 2020

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21

VENETIAN BAY TEAM VASILE SALES

STREET NAME	BR	BA	SELL PRICE	LIVING SQFT	\$ PER SQFT	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
3325 Pintello Ave	4	2	\$284,462.00	1,662	\$171.16	Carl/Team Vasile
2938 Meleto Blvd	4	2.5	\$271,620.00	2,070	\$131.22	Carl/Team Vasile
3363 Luna Bella Lane	3	3	\$355,000.00	2,136	\$166.20	Carl/Team Vasile
572 Luna Bella Lane	3	2	\$455,000.00	2,438	\$186.63	Carl/Team Vasile
318 Leoni St	4	3	\$480,000.00	2,169	\$221.30	Carl/Team Vasile
2810 Casanova Ct	4	3	\$599,000.00	2,952	\$202.91	Carl/Team Vasile
424 Luna Bella Lane #227	2	2	\$239,000.00	1,492	\$160.19	Carl/Team Vasile
3219 Modena Way	4	3	\$645,000.00	2,569	\$251.07	Carl/Team Vasile
3581 Casalta Cr	3	2	\$324,900.00	1,877	\$173.10	Carl/Team Vasile
3557 Casalta Cr	3	2	\$280,000.00	2,030	\$137.93	Carl/Team Vasile
3421 Medici Blvd	4	4	\$330,000.00	2,402	\$137.39	Carl/Team Vasile

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

STREET NAME	BR	BA	SELL PRICE	LIVING SQFT	\$ PER SQFT	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
3648 Pini Ave	3	2	\$347,000.00	1,700	\$204.12	Carl/Team Vasile
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
271 Venetian Palms Blvd	3	2	\$375,000.00	1,897	\$197.68	Carl/Team Vasile
3 Trap Cr	2	2	\$209,000.00	1,482	\$141.03	Carl/Team Vasile

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WORKING TOGETHER TO SERVE YOU BETTER

SOLD 3421 Medici | \$330,000

Your nearly new Platinum built town home awaits you. Rare End unit with 4 bedrooms and 3.5 bathrooms. Located in the very desirable golf community of Venetian Bay offered with all kinds of upgrades, such as granite throughout, custom wood look tile, stainless appliances, mater bedroom down stairs. balcony and much much more.



PENDING 508 Campana | \$539,862

This magnificent home sits on a rare oversized lot just inside the Promenade section of Venetian Bay. This large 3 bedroom home also provides a huge oversized den/office as well as porcelain wood tile throughout the home with upgraded carpet only in the bedrooms along with heavy duty PGT custom sliders that open up to your resort style pool and hot tub oasis wrapped in true travertine stone decking.

SOLD 318 Leoni St | \$480,000

Better than new POOL HOME in the exclusive Venetian Bay community. Built by premier builder PLATINUM BUILDERS, located on a rare PRESERVE LOT. Home is open, light and bright. Dream kitchen with upgraded wood cabinets, GRANITE COUNTER TOPS, glass backsplash and SS appliances. Split bedroom plan, 3 sun tunnels, Corian countertops in bathrooms. Master bath is luxurious w/ large shower, soaking tub, water closet, 2 separate vanities.



SOLD 3557 Casalta Cir | \$284,963

What an amazing home. Offering one of the most desired floor plans in the area this larger one story home offers 3 large bedrooms, 2.5 bathrooms and a den/office that can be used as a formal dining room as well if you wish. Located on a larger lot with a full privacy fenced backyard, the home offers a true tile roof designed to last 50 plus years.

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PENDING 3365 Pintello | \$339,873

What a rare opportunity to own one of the most desired 4 bedroom floor plans offered. As you enter the front door you immediately notice the open floor plan with vaulted ceilings, large kitchen with quartz counters, custom farm sink, stainless steel appliances and so much more.



SOLD 271 Venetian Palms | \$375,000

What a stunning home and location. 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.

SOLD 3219 Modena | Listed: \$669,872

Rare one of a kind home and lot by Platinum Builders who are known as the premier builder in Venetian Bay. This amazing home offers 4 large bedrooms (plus) a den/office/bonus room and a very desired huge over sized three to four car garage with epoxy coated floors and 3 (full) bathrooms one of which doubles as a pool bath.



SOLD 424 Luna Bella Lane #227 | \$239,000

Rarely offered is this large 2 bedroom condo locked in the sought after location Tuscany Square in the Town Center of Venetian Bay overlooking the greenery with amazing views of the clock tower. Watch the sunrises from your East facing balcony. The condo has upgrades galore which include cabinets, granite, appliances, with newer cook top and oven, not the lower cost range.



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SOLD 3401 Meleto | \$325,000

You want like new, at a not new price? Then this is it. Pure perfection and upgraded to the max home with gourmet kitchen, top of the line stainless appliances, granite counters, upgrades cabinets, screened lanai, lake view lot, ceiling fans, window treatments, and storm shutters are just a few of the many wonderful amenities this onse 4 bedroom home with 3 full bathrooms offers.



AVAILABLE 324 Leoni | \$444,900

This home is a piece of pure art work at its highest. This home is so clean it would make the pickiest of buyers smile from ear to ear. This plan is one of the most desired 3 bedrooms models. Located in the "Premiere" golf community of New Smyrna Beach called Venetian Bay.

SOLD 3355 Caterina | \$450,000

Location is everything. The magnificent home sits on a rare over-sized WATERFRONT lot located in front of the large lake's fountain view and sits just inside the Promenade section of Venetian Bay that offers extra space between your neighbors homes unlike many of the other lots. This large 3 bedroom home offers an oversized den/office with glass french doors as well as porcelain tile along with many wonderful upgrades.



PENDING 3656 Pini | \$439,872

Like new is what you will say when you walk into this barely lived in 2015 Platinum Built 3 bedroom 2 bathroom home with tons of upgrades. Home includes an oversized 3 car garage, custom tile and granite counters, with stainless appliances and soft close drawers and doors in the large kitchen that opens up to the great room. Large lot right at 1/5th of an acre offers plenty of room for the custom pool of your desire and is wrapped in a privacy fence.

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AVAILABLE 2827 Casanova Ct | \$974,877

This estate home sits on a private corner lot with preserve area to the rear. Offering nearly 3300 sq ft under ac and a 5 car air conditioned garage with drive on lift, huge master suite with 2 walk in closets with one being the size of a small bedroom, custom wood lapped wall, as well as a triple tray ceiling wrapped in crown molding. The master bath offers a massive walk in shower with 3 shower heads one of which is a true rain head.



AVAILABLE 2811 Casanova Ct | \$699,900

What a stunning home and location. 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.



PENDING 3204 Medici | Listed: \$570,000

Custom Estate home, built by Platinum Builders who are known as the premier builder in Venetian Bay.



PENDING 3457 Medici | \$330,000

Your nearly new Platinum built town home awaits you. Offering 3 bedrooms and 3.5 bathrooms. Located in the very desirable golf community of Venetian Bay offered with all kinds of upgrades, such as granite throughout, custom wood look tile, stainless appliances, master bedroom down stairs and a second master bedroom upstairs, balconies and much much more.



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FUNCTIONALITY

Try to think about how each room will fit into your day-to-day. Are you anticipating keeping the house stocked to feed hungry teenagers? A pantry might rise to the top of the list. Dreading the loads of laundry that come with both infants and older kids (especially if they play sports)? The task can be much more bearable in a well-designed laundry room. Imagine a typical day or week of chores in the house to identify which features will have the biggest impact.

Chances are, you won't find every nice-to-have in one home, which is why identifying the must-haves can be such a boon to the decision-making process. We can help you assess your options and give you a sense of what is realistic within your budget.

THE EMPTY NESTERS

When we talk about empty nesters, we usually think about downsizing. With kids out of the house, extra bedrooms and living space can quickly become more trouble than they're worth. While the average buyer under 55 trades up to a larger home, buyers over 55 are more likely to purchase a smaller or similarly sized but less expensive home. Even in the highest age groups, the majority of home purchases fall in the single-family category. According to research by the

National Association of Realtors, by the time buyers reach their 70s, the median home size drops to 1,750 square feet.⁵ But there's plenty for empty nesters to think about besides square footage.

MAINTENANCE AND LIVABILITY

What factors are driving your decision to move? Identifying those early in the process can help you narrow down your search. For example, do you want to have space for a garden, or would you prefer to avoid dealing with lawn care altogether? What about home maintenance? In many cases, a newer home will require less maintenance than an older one and a smaller one will take less time to clean. You may also want to consider town homes, condos, or other living situations that don't require quite as much upkeep.

LIFESTYLE CONSIDERATIONS

Many empty nesters have retired or are nearing retirement age. This could be your chance to finally pursue hobbies and passions that were just too hard to squeeze into a 9-5. If you're ready to move, consider how you'd like to spend your days and seek out a home that will help make that dream a reality. For some, that might mean living near a golf course or a beach. For others, being able to walk downtown for a nice dinner out is the priority. And with more time to spend as you wish, proximity to a supportive community of friends and family is priceless.

ABILITY TO AGE IN PLACE

Let's face it—we can't escape aging. If you're looking for a home to retire in, accessibility should be front-of-mind.⁸ This may mean a single-story home or simply having adequate spaces on the first floor to rearrange as needed. While buying a home that you plan to renovate from the start is a viable option, being forced into renovations (because of the realities of aging) a few years down the road could seriously dig into your nest egg. Location matters, too—if your family will be providing support, are they close by? Can you easily reach necessities like grocery stores and healthcare? While it's tempting to put it out of our minds, a few careful considerations now can make staying in your home long-term much more feasible.

FINDING THE RIGHT HOME FOR RIGHT NOW

One thing is for sure—life never stands still. And your housing needs won't, either. In the United States, the median duration of homeownership hovers around 13 years.⁹ That means many of us will cycle through a few very different homes as we move through different life stages. At each milestone, a careful assessment of your housing options will ensure that you are well-positioned to embrace all the changes to come. Whatever stage you're embarking on next, we're here to help.

Our insight into local neighborhoods, prices, and housing stock will help you hone in on exactly where you want to live and what kind of home is right for you. We've worked with home buyers in every stage of life, so we know exactly what questions you need to ask. Buying a home—whether it's your first or your fifth—is a big decision, but we're here to support you every step of the way.

We support the Fair Housing Act and equal opportunity housing.

- http://www.freddiemac.com/blog/homeownership/20190104_homebuying_lifecycle.page
- <https://www.prb.org/usdata/indicator/marriage-age-women/snapshot/>
- <https://www.experian.com/blogs/ask-experian/research/average-age-to-buy-a-house/>
- <https://www.nerdwallet.com/article/mortgages/starter-home-forever-home>
- <https://www.investopedia.com/personal-finance/what-look-starter-home/>
- <https://www.nar.realtor/research-and-statistics/research-reports/moving-with-kids>
- <https://khn.org/news/baby-boomers-aging-aging-in-place-retrofit-homes/>
- <https://www.nar.realtor/blogs/economists-outlook/how-long-do-homeowners>



Banana Pudding Recipe

Author: Kate Wood | thekitchn.com

INGREDIENTS

- | | |
|---------------------------|------------------------|
| 1 cup granulated sugar | 2 tsp vanilla extract |
| 1/4 cup all-purpose flour | 3 tbsp unsalted butter |
| 1/4 tsp salt | 48 vanilla wafers |
| 2 3/4 cups whole milk | 4 bananas, sliced |
| 4 egg yolks | Whipped cream |

INSTRUCTIONS

- Whisk sugar, flour, and salt together in a medium saucepan.
- Whisk in milk until combined, and place pan over medium heat for 8-12 minutes.
- Whisk the yolks in medium bowl, then slowly drizzle in milk mixture.
- Pour mixture back into saucepan over medium heat for
- 2 minutes. Remove from the heat.
- Stir in vanilla and butter. Sprinkle half of the wafers into baking dish. Place half of the bananas over the wafers.
- Dollop half of the pudding over the bananas.
- Repeat the layering process once more.
- Cover with plastic wrap, and refrigerate for at least 2 hours.
- Top with whipped cream and more crumbled cookies, if desired.

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