

NEWSLETTER

VENETIAN BAY EDITION



THIS MONTH'S TOPICS

How to Bridge the Appraisal Gap in Today's Real Estate Market

Summer Orange Creamsicles Recipe

Venetian Bay Listings Available!

WORKING TOGETHER TO SERVE YOU BETTER



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HOW TO BRIDGE THE APPRAISAL GAP IN TODAY'S REAL ESTATE MARKET

If you're searching for drama, don't limit yourself to Netflix. Instead, tune in to the real estate market, where the competition among buyers has never been fiercer. And with homes selling for record highs,¹ the appraisal process—historically a standard part of a home purchase—is receiving more attention than ever.

That's because some sellers are finding out the hard way that a strong offer can fizzle quickly when an appraisal comes in below the contract price.

Traditionally, the sale of a home is contingent on a satisfactory valuation. But in a rapidly appreciating market, it can be difficult for appraisals to keep pace with rising prices.

Thus, many sellers in today's market favor buyers who are willing to guarantee their full offer price—even if the property appraises for less.

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How to Bridge the Appraisal Gap in Today's Real Estate Market

For the buyer, that could require a financial leap of faith that the home is a solid investment. It also means they may need to come up with additional cash at closing to cover the gap.

Whether you're a buyer or a seller, it's never been more important to understand the appraisal process and how it can be impacted by a quickly appreciating and highly competitive housing market.

It's also crucial to work with a skilled real estate agent who can guide you to a successful closing without overpaying (if you're a buyer) or overcompensating (if you're a seller). Find out how appraisals work—and in some cases, don't work—in today's unique real estate environment.

APPRAISAL REQUIREMENTS

An appraisal is an objective assessment of a property's market value performed by an independent authorized appraiser. Mortgage lenders require an appraisal to lower their risk of loss in the event a buyer defaults on their loan. It provides assurance that the home's value meets or exceeds the amount being lent for its purchase.

In most cases, a licensed appraiser will analyze the property's condition and review the value of comparable properties that have recently sold. Mortgage borrowers are usually expected to pay the cost of an appraisal. These fees are often due upfront and non-refundable.²

Appraisal requirements can vary by lender and loan type, and in today's market in-person appraisal waivers have become much more common. Analysis of the property, the local market, and the buyer's qualifications will determine whether the appraisal will be waived.

Not all properties or buyers will qualify, and not all mortgage lenders will utilize this system.³ If you're applying for a mortgage, be sure to ask your lender about their specific terms.

If you're a cash buyer, you may choose—but are not obligated—to order an appraisal.

APPRAISALS IN A RAPIDLY SHIFTING MARKET

An appraisal contingency is a standard inclusion in a home purchase offer. It enables the buyer to make the closing of the transaction dependent on a satisfactory appraisal wherein the value of the property is at or near the purchase price.

This helps to reassure the buyer (and their lender) that they are paying fair market value for the home and allows them to cancel the contract if the appraisal is lower than expected.

Low appraisals are not common, but they are more likely to happen in a rapidly appreciating market, like the one we're experiencing now.⁴ That's because appraisers must use comparable sales (commonly referred to as comps) to determine a property's value.

These could include homes that went under contract weeks or even months ago. With home prices rising so quickly,⁵ today's comps may be lagging behind the market's current reality. Thus, the appraiser could be basing their assessment on stale data, resulting in a low valuation.



Fresh Berry Trifle

Lisa Jorgensen | MakingLifeBlissfull.com
Total Time: 60 min

INGREDIENTS

- 4 cps vanilla pudding
- 4 cps whipped cream
- 3 cps of cake cubes
- 1.5 cp blueberries
- 1.5 cup raspberries
- 2 cps strawberries

INSTRUCTIONS

- Bake your cake.
- Wash and pat the berries dry.
- Cut your cake into cubes, whip your cream, and make your pudding.
- Layer in a trifle dish. Start with the pudding, then add cake cubes. Add the fruit and whip cream.
- Continue layering until all the ingredients are gone, finishing with whip cream on top.
- Refrigerate for at least 2 hours. Enjoy!



2021

VENETIAN BAY TEAM VASILE SALES

Statistics don't lie.

We personally **SOLD** all these homes.

Property Address	BR	BA	SELL PRICE	LIVING SQFT	\$ PER SQFT	AGENT
3016 Borassus Dr	4	3	\$320,378.00	2,113	\$151.62	CARL/TEAM VASILE
3591 Romea Cr	3	2	\$264,990.00	2,020	\$131.18	CARL/TEAM VASILE
3339 Tesoro Circle	3	2	\$379,872.00	1,847	\$204.66	CARL/TEAM VASILE
2930 Bella Flore Tc	3	3	\$469,000.00	2,030	\$231.03	CARL/TEAM VASILE
3018 Borassus Dr	4	3	\$335,740.00	2,113	\$158.89	CARL/TEAM VASILE
3401 Meleto Blvd	4	3	\$325,000.00	2,186	\$148.67	CARL/TEAM VASILE
513 Bacio St	3	2	\$370,000.00	1,889	\$195.87	CARL/TEAM VASILE
3562 Maribella Dr	3	2	\$465,000.00	1,974	\$235.56	CARL/TEAM VASILE
3355 Caterina Dr	3	2	\$450,000.00	2,247	\$200.27	CARL/TEAM VASILE
3029 Borassus Dr	4	3	\$338,740.00	2,113	\$160.31	CARL/TEAM VASILE
3325 Pintello Ave	4	2	\$284,462.00	1,662	\$171.15	CARL/TEAM VASILE
3319 E Locanda Circle	3	2	\$470,000.00	2,123	\$221.38	CARL/TEAM VASILE
2938 Meleto Blvd	4	2	\$271,620.00	2,070	\$131.21	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	2	\$599,000.00	2,952	\$202.91	CARL/TEAM VASILE
424 Luna Bella Lane #227	2	2	\$239,000.00	1,492	\$160.18	CARL/TEAM VASILE
3219 Modena Way	4	3	\$645,000.00	2,569	\$251.07	CARL/TEAM VASILE
3115 Areca Ave	5	3	\$300,666.00	2,447	\$122.87	CARL/TEAM VASILE
3581 Casalta Cr	3	2	\$324,900.00	1,877	\$173.09	CARL/TEAM VASILE
3557 Casalta Cr	3	2	\$320,000.00	2,030	\$137.93	CARL/TEAM VASILE
3421 Medici Blvd	4	4	\$330,000.00	2,402	\$137.39	CARL/TEAM VASILE
3344 Torre Blvd	3	2	\$310,000.00	1,942	\$159.63	CARL/TEAM VASILE
3365 Pintello Ave	4	2	\$339,873.00	2,162	\$157.20	CARL/TEAM VASILE
3457 Medici Blvd	3	2	\$314,000.00	2,402	\$130.72	CARL/TEAM VASILE
3656 Pini Avenue	3	2	\$460,000.00	2,032	\$226.38	CARL/TEAM VASILE
508 Campana St	3	2	\$540,000.00	2,184	\$247.25	CARL/TEAM VASILE
2819 S Asciano Ct	3	3	\$670,188.00	2,457	\$272.76	CARL/TEAM VASILE
3301 Modena Way	3	2	\$775,000.00	2,045	\$378.97	CARL/TEAM VASILE
324 Leoni St	3	2	\$435,000.00	1,852	\$234.88	CARL/TEAM VASILE
2827 Casanova Ct	4	3	\$995,000.00	3,397	\$292.91	CARL/TEAM VASILE
3204 Medici Blvd	3	3	\$570,000.00	2,381	\$239.40	CARL/TEAM VASILE
206 Venetian Palms Blvd	3	3	\$412,000.00	2,040	\$201.96	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
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

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SOLD 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.



SOLD 206 Venetian Palms | \$395,000

Your like new home is ready for you to move in. This rare 3 bedroom, 3 full bathroom and yes 3 car garage lake view home is only 1 year old and hardly ever lived in. Offering quartz counters, stainless appliances, high end tile, and many other wonderful features. You won't be disappointed.

SOLD 3204 Medici | Listed: \$570,000

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



SOLD 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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SOLD 3007 Borassus | \$400,000

Your like new home is ready for you to move in. This rare 3 bedroom, 3 full bathroom and yes 3 car garage lake front home is only 1 year old and hardly ever lived in. Offering quartz counters, stainless appliances, high end tile, and many other wonderful features. You won't be disappointed.



SOLD 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 3301 Modena Way | \$775,000

Rare RV Garage custom home with more options and features than the model center. A true masterpiece of a home. The highest of qualities and no corners cut.



PENDING 310 Venetian Palm | \$430,500

Beautiful home, built by The Johnson Group in Venetian Bay.

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PENDING 2942 Bella Flore | \$489,963

You will not believe your eyes when you enter this one of a kind masterpiece. As you walk up to the 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.



SOLD 3656 Pini | \$460,000

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.

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.



PENDING 3425 Medici Boulevard | \$319,900

Your nearly new Platinum built town home awaits you. Offering 3 bedrooms and 2.5 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, balconies and much much more. Located just a short walk from the town center where we have all kinds of amenities, such as a 24 hour gym, deli, full service top restaurant, small grocery store, 5 star spa, ice cream parlor, and much much more.

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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 3017 King Palm | \$549,879

What many would consider the nicest lake view in all of Venetian Bay is what this home gives you. You will be amazed by the captivating views from all the rear facing windows. The home offers the unique corner room sliders that allow the outside to become part of the inside. The home offers 4 bedrooms and 2.5 bathrooms and a 3 car garage, custom high end vinyl planking throughout the home, no carpet anywhere.

PENDING 3355 Torre Boulevard | \$350,000

Rare 3 bed 2 bath plus an office Johnson Group Built duplex. Offering large rooms, sun tunnels, 12 ft ceilings, 8 ft doors, tile throughout (no carpet) granite counters and soft close doors and drawers.



PENDING 2817 Casanova | \$820,000

Beautifully landscaped with privacy in the most prestigious neighborhood in Venetian Bay. This one story 4 bedroom open floor plan home has it all, oversized 3 car garage, e living room and family room, large kitchen with top of the line cabinetry and stainless appliances, and so much more.

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HOW ARE BUYERS AND SELLERS IMPACTED BY A LOW APPRAISAL?

When a property appraises for less than the contract price, you end up with an appraisal gap. In a more balanced market, that could be cause for a renegotiation. In today's market, however, sellers often hold the upper hand.

That's why some buyers are using the potential for an appraisal gap as a way to strengthen their bids. They're proposing to take on some or all of the risk of a low appraisal by adding gap coverage or a contingency waiver to their offer.

APPRAISAL GAP COVERAGE

Buyers with some extra cash on hand may opt to add an appraisal gap coverage clause to their offer. It provides an added level of reassurance to the sellers that, in the event of a low appraisal, the buyer is willing and able to cover the gap up to a certain amount.⁶

For example, let's say a home is listed for \$200,000 and the buyers offer \$220,000 with \$10,000 in appraisal gap coverage. Now, let's say the property appraises for \$205,000. The new purchase price

would be \$215,000. The buyers would be responsible for paying \$10,000 of that in cash directly to the seller because, in most cases, mortgage companies won't include appraisal gap coverage in a home loan.⁶

WAIVING THE APPRAISAL CONTINGENCY

Some buyers with a higher risk tolerance—and the financial means—may be willing to waive the appraisal contingency altogether. However, this strategy isn't for everyone and must be considered on a case-by-case basis.

It's important to remember that waiving an appraisal contingency can leave a buyer vulnerable if the appraisal comes back much lower than the contract price.

Without an appraisal contingency, a buyer will be obligated to cover the difference or be forced to walk away from the transaction and relinquish their earnest money deposit to the sellers.⁷

It's vital that both buyers and sellers understand the benefits and risks involved with these and other competitive tactics that are becoming more commonplace in today's market. We can help you chart the best course of action given your individual circumstances.

DON'T WAIVE YOUR RIGHT TO THE BEST REPRESENTATION

There's never been a market quite like this one before. That's why you need a master negotiator on your side who has the skills, instincts, and experience to get the deal done, no matter what surprises may pop up along the way.

If you're a buyer, we can help you compete in this unprecedented market—without getting steam-rolled. And if you're a seller, we know how to get top dollar for your home while minimizing hassle and stress. Contact us today to schedule a complimentary consultation.

- Wall Street Journal - <https://www.wsj.com/articles/u-s-home-prices-push-to-record-high-slowing-pace-of-purchases-11621605953>
- US News & World Report - <https://realestate.usnews.com/real-estate/articles/what-is-a-home-appraisal-and-who-pays-for-it>
- Rocket Mortgage – <https://www.rocketmortgage.com/learn/appraisal-waiver>
- Money - <https://money.com/coronavirus-low-home-appraisal/>
- S&P CoreLogic Case-Shiller 20-City Composite Home Price NSA Index - <https://www.spglobal.com/spdji/en/indices/indicators/sp-corelogic-case-shiller-20-city-composite-home-price-nsa-index/#overview>
- Bigger Pockets - <https://www.biggerpockets.com/blog/appraisal-gap-coverage>
- Washington Post - https://www.washingtonpost.com/realestate/competitive-buyers-waive-contingencies-to-score-homes-in-tight-market/2021/06/02/d335b050-af2c-11eb-b476-c3b287e52a01_story.html



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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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