

# **NEWSLETTER**

# VENETIAN BAY EDITION

VOLUME: 22 ISSUE 32: JAN/FEB 2022



# THIS MONTH'S TOPICS

A Return to 'Normal'?

The State of

Real Estate in 2022

Champage
Cupcakes Recipe

Venetian Bay
Listings Available!

# WORKING TOGETHER TO SERVE YOU BETTER





# CARL VASILE BROKER ASSOCIATE 386-527-5357 CarlSells386@gmail.com

# JANE RADELL

REALTOR® 386-690-8783 JaneSells386@gmail.com Last year was one for the real estate history books. The pandemic helped usher in a buying frenzy that caused home prices to soar nationwide by a record 19.9% between August 2020 and August 2021.1

However, there were signs in the fourth quarter that the red-hot housing market was beginning to simmer down. In the month of October, only 60.3% of sales involved a bidding war—down from a high of 74.5% in April.2 While this trend could be attributed to seasonality, it could also be a signal that the real estate run-up may have passed its peak.

So what's ahead for the U.S. housing market in 2022? Here's where industry experts predict the market is headed in the coming year.

# MORTGAGE RATES WILL CREEP UP

Most economists expect to see mortgage rates gradually rise this year after hitting record lows in late 2020 and early 2021.3

Freddie Mac forecasts the 30-year fixed-rate mortgage will average



3.5% in 2022, up from around 3% in 2021.4

The Mortgage Bankers Association predicts that rates will tick up to 4% by the end of the year. "Mortgage lenders and borrowers should expect rising mortgage rates over the next year, as stronger economic growth pushes Treasury yields higher," said Mike Fratantoni, chief economist for the Mortgage Bankers Association at their 2001 Annual Convention & Expo in October.5

However, it's important to keep in mind that even a 4% mortgage rate is low when compared to historical standards. According to industry trade blog The Mortgage Reports, "Between 1971 and December 2020, 30-year mortgage rates averaged 7.89%."6

# What does it mean for you?

Low mortgage rates can reduce your monthly payment and make homeownership more affordable. Fortunately, there's still time to lock in a historically-low rate. Whether you're hoping to purchase a new home or refinance an existing mortgage, act soon before rates go up any further. We'd be happy to connect you with a trusted lending professional in our network.

THE MARKET WILL BECOME MORE BALANCED

In 2021, we experienced one of the most competitive real estate markets ever. Fears about the virus and a shift to remote work triggered a huge uptick in demand. At the same time, many existing homeowners delayed their plans to sell, and supply and labor shortages hindered new construction.

This led to an extreme market imbalance that benefitted sellers and frustrated buyers. According to George Ratiu, director of economic research at Realtor.com, "Prices and sellers reached for the moon [last] year. It looks like we are now about to move back to earth."7

Data from Realtor.com released in November showed that listing price reductions had more than doubled since February 2021. And the average days on market (an indicator of how long it takes a home to sell) has been slowly creeping up since June.7

What's causing this change in market dynamics? The real estate market typically slows down in the fall and winter. But economists also suspect a fundamental shift in supply and demand.

At the National Association of Realtors' annual conference last November, the group's chief economist, Lawrence Yun, told attendees that he expects increased supply to come from an uptick in new construction—which is already underway—and an end to

the mortgage forbearance program. "With more housing inventory to hit the market, the intense multiple offers will start to ease," he said.8

Demand is also predicted to wane slightly in the coming year. Rising mortgage rates and record-high prices have made homeownership unaffordable for a growing number of Americans. And in a recent Reuters poll, nearly 80% of property analysts said they expect housing affordability to worsen over the next several years.9

#### What does it mean for you?

If you struggled to buy a home last year, there may be some relief on the horizon. Increased supply and softening demand could make it easier to finally secure the home of your dreams. If you're a seller, it's still a great time to cash out your big equity gains! And with more inventory on the market, you'll have an easier time finding your next home. Reach out for a free consultation so we can discuss your specific needs and goals.

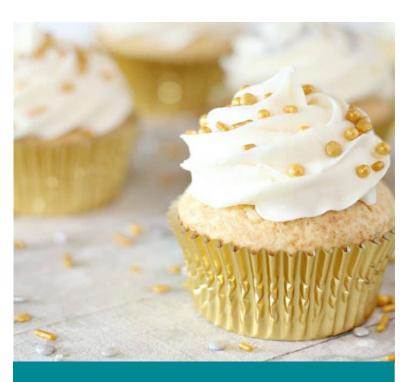
# HOME PRICES LIKELY TO KEEP CLIMBING, BUT AT A SLOWER PACE

Nationally, home prices rose an estimated 16.8% in 2021.8 But the average rate of appreciation is expected to slow down in 2022.

Danielle Hale, chief economist at Realtor.com, told Yahoo! News, "Home asking prices have decelerated in the second half of 2021, with median listing price growth slipping from a peak of 17.2% in April to just 8.6% in October."10

But experts disagree about how much more property values can continue to climb this year. Goldman Sachs predicts that home prices will rise by 13.5%, while Fannie Mae and Freddie Mac are forecasting a 7.9% and 7% rate of appreciation, respectively.2

However, not all analysts are as bullish. The National Association of Realtors predicts a 2.8% rate of appreciation for existing homes and 4.4% for new homes, while the Mortgage Bankers Association expects the



# **Champagne Cupcakes**

www.emilyenchanted.com
Total Time: 35 min I Servings: 24

#### **INGREDIENTS**

1 box Betty Crocker Super Moist Cake Mix1C Champagne, pink

1/3C Butter, softened

3 Eggs

16oz Pillsbury Supreme White Frosting 1/2C Sprinkles, gold and silver

#### INSTRUCTIONS

- Mix the cake mix, butter, eggs, and champagne with a mixer on high until well blended.
- Pour mixture into cupcake tin with liners, and bake according to box instructions.
- Let cool completely.
- Fill piping bag with white icing and place1M tip on the end.
- Start in the middle and work your way out and up with icing.
- Apply sprinkles.

# 20 21

# VENETIAN BAY TEAM VASILE SALES

# Statistics don't lie. We personally SOLD all these homes.

STREET NAME	BR	ВА	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

STREET NAME	BR	ВА	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 3363 Luna Bella Lane	3	3	\$271,620.00	2,070	\$131.21 \$166.20	CARL/TEAM VASILE
572 Luna Bella Lane	3	2	\$355,000.00 \$455,000.00	2,136 2,438	\$186.63	CARL/TEAM VASILE CARL/TEAM VASILE
318 Leoni St	4	3	\$480,000.00	2,438	\$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
3007 Borassus	3	3	\$400,000.00	2,006	\$199.40	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
3339 Torre blvd	3	2	\$351,000.00	2,002	\$175.32	CARL/TEAM VASILE
3355 Torre Blvd 3363 Torre Blvd	3	2	\$355,000 .00 \$340,900.00	2,101 1,941	\$168.97 \$175.63	CARL/TEAM VASILE CARL/TEAM VASILE
3463 Tesoro Circle	3	2	\$499,000.00	2,245	\$222.27	CARL/TEAM VASILE
3078 Borassus Dr	3	2	\$599,000.00	2,099	\$285.37	CARL/TEAM VASILE
2940 Meleto Blvd	3	2.5	\$309,000.00	1,758	\$175.76	CARL/TEAM VASILE
308 Leoni St	4	3	\$567,900.00	2,185	\$259.91	CARL/TEAM VASILE
3017 King Palm Drive	4	3	\$549,879.00	2,186	\$251.55	CARL/TEAM VASILE
3501 Venetian Villa Circle	4	2	\$445,000.00	2,142	\$207.74	CARL/TEAM VASILE
3433 Torre Blvd	2	2	\$340,000.00	1,973	\$172.33	CARL/TEAM VASILE
2913 Linari Ct	4	3	\$885,000.00	2,624	\$337.27	CARL/TEAM VASILE
3323 Montese St	3	2	\$389,000.00	1,920	\$202.60	CARL/TEAM VASILE
2917 Linari Court	4	4	\$1,600,000.00	4,029	\$397.12	CARL/TEAM VASILE
3432 Medici Boulevard	3	2	\$330,000.00	2,034	\$162.24	CARL/TEAM VASILE
2942 Bella Flora Ter	3	3	\$501,936.00	2,084	\$240.86	CARL/TEAM VASILE
424 Luna Bella Lane #226	4	4	\$359,000.00	2,263	\$158.64	CARL/TEAM VASILE
3339 Torre Boulevard	3	2	\$351,000.00	2,002	\$175.32	CARL/TEAM VASILE
3320 Gallia St	4	2	\$370,000.00	1,662	\$222.62	CARL/TEAM VASILE
330 Venetian Palms Dr	-	-	\$411,900.00	-	- ΨΕΣΕ.ΟΕ	CARL/TEAM VASILE
424 Luna Bella Lane #430	3	3	\$334,000.00	1,953	\$171.02	CARL/TEAM VASILE
3060 Borassus Drive	3	2	\$590,000.00	2,169	\$171.02	CARL/TEAM VASILE
	3	2	\$405,000.00	2,169	\$142.80	CARL/TEAM VASILE
3356 Pegaso Ave 3357 Tesoro Circle	3	2	\$459,000.00	+ -	\$142.80	CARL/TEAM VASILE
3201 Meleto Blvd	3	2	,	1,636	+	<del>                                     </del>
3370 Caterina Drive	<del>                                     </del>	3	\$395,000.00	1,643	\$240.41	CARL/TEAM VASILE
3370 Catellia Dilve	4	ر ا	\$655,000.00	2,548	\$257.06	CARL/TEAM VASILE

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#### **ACTIVE 424 Luna Bella Lane 229 | \$314,972**

Rare 3 bedroom, 3 bathroom condo is located in the Tuscany Square community within Venetian Bay. Large open floor plan with spacious rooms and private garage parking. The community it gated and secured. Located on the 2nd floor of a 4 story building you have the security and privacy on your side with electric gates and each building has its own elevator





# SOLD 206 Venetian Palms | \$412,000

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** 424 Luna Bella Lane 330 | \$344,000

Rare 3-bedroom, 3-bathroom condo is located in the Tuscany Square community within Venetian Bay. Large open floor plan with spacious rooms and private garage parking. The community it gated and secured. Located on the 3rd floor of a 4 story building you have the security and privacy on your side with electric gates and each building has its own elevator.





### **SOLD** 308 Leoni St | \$567,900

Spectacular 4 bedroom 2.5 bath pool home built by Platinum Builders is being offered for sale. This home has it all. Custom tile, granite, soft close doors and drawers, screen enclosed pool that is heated and with a hot tub, a real outdoor shower with hot and cold water, over sized 2.5 car garage, extra deep driveway, located near a cul de sac and on a nature preserve lot for total privacy.

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#### **ACTIVE** 424 Luna Bella Lane 228 | \$354,900

Rare 3-bedroom, 3-bathroom condo is located in the Tuscany Square community within Venetian Bay. This is one of the largest and most open floor plans offer here. Large open floor plan with spacious rooms and private garage parking. The community it gated and secured. Located on the 2nd floor of a 4 story building you have the security and privacy on your side with electric gates and each building has its own elevator.





### **SOLD** 2913 Leoni | \$885,000

This gorgeous 4 bedroom plus a den/office pool home has it all, water views, 3 baths, 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.

# **SOLD** 3357 Tesoro Circle | \$459,000

The views of the lake are captivating as you enter the home that is what you immediately see. This extremely nice waterfront lot with direct front views of the fountain sits inside the Promenade section of Venetian Bay. There is a large welcoming salt filtered pool to enjoy all year long.





## **SOLD** 3078 Borassus Dr | \$599,900

Most likely the nicest home in the Palms of Venetian Bay. Offering a custom salt filtered pool with wifi controls, updated ac, level 4 cambria quartz counters, electric blinds in dining and living area, double doors at entry with built in blinds, plantation shutters throughout the home, 3 sun tunnels to let in all natural light, built in electric fireplace, epoxy painted garage floor, and so much more.

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### **SOLD** 3339 Torre Blvd | \$351,000

Welcome to Mr Cleans home. The cleanest and nicest duplex in Savannah Pointe. Porcelain tile floors throughout, 8 ft doors, epoxy garage floor, crown molding, soft close cabinets and drawers, granite counters, large screened lanai and so much more offered in this 3 bedroom plus a separate den/office 2 bath one level home.



#### SOLD 241 Venetian Palms Blvd | \$574,900

By far one of the nicest homes in the Palms of Venetian Bay siting on one of the largest lakes right in front of the fountain. Offering a custom salt filtered pool with a disappearing hot tub. The pool is heated and approx. 32 ft long end to end with high end pebble tech finish and so much more.

# **SOLD** 3060 Borassus | \$590,000

By far one of the nicest homes in the Palms of Venetian Bay (designed and was the builders model) sitting on one of the largest lakes right in front of the fountain. Offering a custom salt filtered pool with a hot tub. The pool is heated with high end pebble tech finish and so much more.





### **SOLD** 3370 Caterina Dr | \$655,000

Amazing 4 bed 3 bath lake front pool home offering everything you could want and even an oversized 3 car garage. Tile throughout and custom cabinets and granite as well.

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#### **SOLD** 2917 Linari Court | \$1,599,000

MOST LIKELY THE NICEST HOME IN ALL OF VENETIAN BAY, IS THIS EXECUTIVE ESTATE HOME, OFFERING 4 BEDROOM, 4 BATH PLUS OFFICE/DEN CUSTOM BUILT HOME WITH A HUGE OVERSIZED 3 CAR GARAGE THAT IS ALSO AIR CONDITIONED.





### ACTIVE 3363 Pegaso Avenue | \$599,000

This is truly a home that can accommodate all lifestyles and needs. Your estate style home without the estate price awaits you here. The first floor features a bedroom or home office, dining, family room, living room, kitchen, and a bath. The second floor offers a large suite along with 2 other bedrooms, another full bath, and a gathering room.

## **SOLD** 3323 Montese St | \$388,600

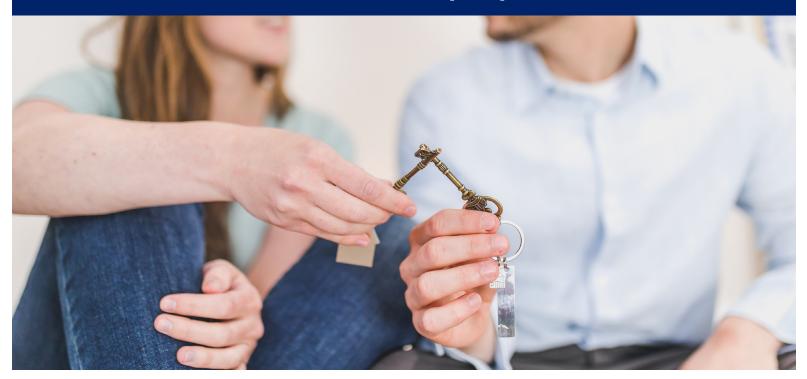
Like new large open floor plan 3 bed 2 bath home with a tile roof, granite counter and  $20 \times 20$  screened lanai and patio area. The backyard is fenced and the landscaping is to die for. You will not be disappointed when you see this amazing Venetian Bay home. Walking distance to the community town center with a small grocery store, 5 star spa, 24 hour gym, wonderful Italian restaurant, sandwich deli and so much more.





# **SOLD** 3627 Casalta Cir | \$309,900

Spectacular is what you will say the moment you walk into this rare 3 bedroom 3 bathroom townhouse with a ground level floor bedroom. Features include an oversized 2 car garage, quartz counters, custom tile throughout with carpet in bedrooms, just to many wonderful upgrades and features to mention them all.



average home price to decrease by 2.5% by the end of the year.10,2 According to Hale, "With prices near all-time highs and mortgage rates expected to rise, we expect this slowdown in prices to continue."10

## What does it mean for you?

If you're a buyer who has been waiting on the sidelines for home prices to drop, you may be out of luck. Even if home prices dip slightly (and most economists expect them to rise) any savings are likely to be offset by higher mortgage rates. The good news is that decreased competition means more choice and less likelihood of a bidding war. We can help you get the most for your money in today's market.

### **RENTS WILL CONTINUE TO RISE**

Along with home, gasoline, and used vehicle prices, rent prices rose dramatically last year. According to CoreLogic, in September, rents for single-family homes were up 10.2% nationally year over year.11 And economists at Realtor.com expect them to climb another 7.1% in 2022.12

"Homes are expensive now...but for most people, the comparison that is most important is how that cost

of homeownership is going to compare to the cost of renting," Zillow Senior Economist Jeff Tucker told CNBC in November 13

Tucker also pointed out that rent is less predictable than a mortgage—and more likely to go up along with inflation.13

Real assets, like real estate, are often used as a hedge against inflation. That's because property values typically rise with inflation.14 And when a homeowner takes out a mortgage, they lock in a set housing payment for the next 30 years.

In contrast, renters are at the mercy of the market and they don't gain any of the benefits of homeownership, like tax deductions, equity, or appreciation.

George Ratiu of Realtor.com told CNBC that he advises buyers to consider their budget and time frame. If they plan to stay in the home for at least three to five years, he believes it often makes sense to buy.13

Fortunately, it's shaping up to be a better year for buyers. "I think 2022 has the promise of providing less competition, a lot more homes to choose from, and, as a result, a lot more approachable prices," Ratiu said.13

#### What does it mean for you?

Both property and rent prices are expected to continue rising. But when you purchase a home with a fixed-rate mortgage, you can rest assured knowing that your monthly mortgage payment will never go up. Whether you're a first-time homebuyer or a real estate investor, we can help you make the most of today's real estate market.

#### WE'RE HERE TO GUIDE YOU

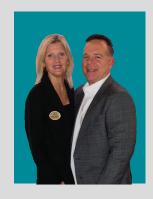
While national real estate numbers and predictions can provide a "big picture" outlook for the year, real estate is local. And as local market experts, we can guide you through the ins and outs of our market and the local issues that are likely to drive home values in your particular neighborhood.

If you're considering buying or selling a home in 2022, contact us now to schedule a free consultation. We'll work with you to develop an action plan to meet your real estate goals this year.

#### Sources:

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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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