

NEWSLETTER

VENETIAN BAY EDITION



THIS MONTH'S TOPICS

**5 Factors That
Reveal Where The
Real Estate Market Is
Really Headed**

**Delicious Chewy
Toffee Bars 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

5 FACTORS THAT REVEAL WHERE THE REAL ESTATE MARKET IS REALLY HEADED

It's the old supply-and-demand predicament: Home sales in the U.S. continue at a torrid pace, but the availability of listings remains limited. Buoyed by historically low mortgage rates, buyers keep shopping for homes, reducing the available inventory and sparking a rise in home prices across the country.

News website The Atlantic summarized the sizzling home market this way:

“Pick a housing statistic at random, and it's probably setting an all-time record. Home prices: record high. Inventory: record low. Percentage of homes selling above asking price: record high. Average time on market: record low.”¹

Meanwhile, homebuilders are contending with an increase in material costs and a shortage of labor. These issues come amid an ongoing shortage of housing. A study commissioned by the National

TEXT OR CALL TODAY (386) 690-8783



5 Factors That Reveal Where The Real Estate Market Is Really Headed

Association of Realtors found the U.S. is coping with a deficit of about 2 million single-family homes and about 3.5 million other housing units.²

So what can we expect from U.S. real estate? Here are five factors that illustrate where the housing market is today and is likely heading tomorrow.

ROCK-BOTTOM MORTGAGE RATES TO GRADUALLY RISE

Low interest rates continue to fuel demand from homebuyers. Some experts believe mortgage rates will creep up later this year, but they expect rates to remain near historic lows.³ However, the Federal Reserve signaled in mid-June that it may institute two interest rate hikes as soon as 2023, which could then trigger a more substantial uptick in mortgage rates.

In June, the Mortgage Bankers Association reported that 2020 closed with the average rate for a 30-year, fixed-rate mortgage sitting at 2.8%. But the association anticipates the average rate climbing to 3.5% at the end of 2021 and 4.2% by the end of 2022.

“As the economy progresses and inflation remains elevated, we expect that rates will continue to gradually rise in the second half of the year,” said Sam Khater, chief economist at Freddie Mac.

What does it mean for you?

You’ve likely heard the old saying about “striking while the iron is hot.” Well, that phrase applies to the current environment for mortgage rates. It’s impossible to predict with certainty when mortgage rates will rise or fall. So, when mortgage rates are at or near historic lows (as they are today), you should seriously consider taking advantage of those rates to borrow

money for a home purchase or to refinance your existing mortgage.

HOME PRICES EXPECTED TO KEEP CLIMBING

Low mortgage rates are sparking interest among homebuyers, but some are running into affordability issues.

In June, the national median list price for a home reached an all-time high of \$385,000, up 12.7% on a year-over-year basis.⁷ And according to the Home Buying Institute, various reports and forecasts indicate home prices will keep climbing throughout 2021 and into 2022.

While this may be welcome news for homeowners, high prices are pushing homeownership out of reach for a growing number of first-time buyers. In a recent CoreLogic

survey, 82% of respondents listed housing affordability as a key problem.

“Younger and first-time buyers, including younger millennials, are faced with the challenge of having sufficient savings for a down payment, closing costs and cash reserves,” said Frank Martell, President and CEO of CoreLogic. “As we look to the balance of 2021, we expect price rises to continue which could very well push prospective buyers out of the market in many areas and slow home price growth over the next year.”

What does it mean for you?

If you're a buyer waiting on the sidelines for prices to drop, you may want to reconsider. While the pace of appreciation should taper off, home prices are expected to continue climbing. And rising mortgage rates will only make a home purchase more expensive.

SINGLE-FAMILY HOME SALES REMAIN ROBUST

While record-high prices are sidelining some buyers, the impressive pace of single-family home sales marches on.

Single-family home sales are down from their peak in October 2020 yet are still above the overall level last year. In May 2021, 5.8 million existing single-family homes were sold in the U.S. That's a 45% increase over the 4 million homes sold in May 2020.

However, home sales saw a 0.9% dip in May 2021 compared with the previous month, the National Association of Realtors says. That was the fourth straight month for a decline in home sales. The number of home sales has slid recently because of rising prices coupled with a shortage of available homes amid intense demand.

Fannie Mae expects total home sales to tick up slightly in the fourth quarter and finish the year up 3.8% over last year. They also forecast a slight decline of 2.2% in sales volume in 2022.

WORKING TOGETHER TO SERVE YOU BETTER



JANE RADELL

REALTOR®
386-690-8783
JaneSells386@gmail.com



CARL VASILE

BROKER ASSOCIATE
386-527-5357
CarlSells386@gmail.com

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

TEXT OR CALL TODAY
(386) 690-8783

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	\$193.62	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

TEXT OR CALL TODAY (386) 690-8783

**CARL
VASILE**

BROKER ASSOCIATE

386-527-5357

CarlSells386@gmail.com



**JANE
RADELL**

REALTOR®

386-690-8783

JaneSells386@gmail.com

WORKING TOGETHER TO SERVE YOU BETTER

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 | \$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 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.



TEXT OR CALL TODAY (386) 690-8783

**CARL
VASILE**

BROKER ASSOCIATE

386-527-5357

CarlSells386@gmail.com



**JANE
RADELL**

REALTOR®

386-690-8783

JaneSells386@gmail.com



WORKING TOGETHER TO SERVE YOU BETTER

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.



SOLD 310 Venetian Palm | \$430,500

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

TEXT OR CALL TODAY (386) 690-8783

**CARL
VASILE**

BROKER ASSOCIATE

386-527-5357

CarlSells386@gmail.com



**JANE
RADELL**

REALTOR®

386-690-8783

JaneSells386@gmail.com

WORKING TOGETHER TO SERVE YOU BETTER

SOLD 2942 Bella Flore | \$501,963

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.



SOLD 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.

TEXT OR CALL TODAY (386) 690-8783

**CARL
VASILE**

BROKER ASSOCIATE

386-527-5357

CarlSells386@gmail.com



**JANE
RADELL**

REALTOR®

386-690-8783

JaneSells386@gmail.com



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 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.



SOLD 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.

TEXT OR CALL TODAY (386) 690-8783



The market for single-family home sales remains quite active. As a result, if you're a homeowner, you may want to ponder whether to sell now, even if you hadn't necessarily been thinking about doing so. With demand high and inventory low, your home could fetch an eye-popping price.

LACK OF INVENTORY STILL CONSTRAINS THE HOME MARKET

According to the National Association of Realtors, in May there were 1.23 million previously owned homes on the market, down 20.6% from the same time last year.¹⁰ This translates to a 2.5-month supply of homes, which is well below the 6 months of inventory typically seen in a balanced market.

According to the Realtors group, this lack of inventory translates into tougher searches for buyers and contributes to a rise in prices.

"Demand for bigger and more expensive accommodations amid the COVID-19 pandemic, which has left millions of Americans still working from home, is driving a housing market boom. The inventory of previously owned homes is near record lows," according to Reuters.

What does it mean for you?

If you're thinking of selling your home, now may be the right time to do it. Across the country, it's a seller's market, meaning demand is outpacing supply. That supply-and-demand imbalance puts sellers in a great position to sell their homes at a premium price. The May 2021 Realtors Confidence Index from the National Association of Realtors found the average home that was sold attracted five offers, and the association says nearly half of homes are selling above list price.

CONSTRUCTION OF SINGLE-FAMILY HOMES SEES SLIGHT UPTICK

Frustrated buyers may soon find some relief, however, from an increase in new construction. Economists forecast that 1.1 million new houses will be started in 2021, compared with a predicted 940,000 units just six months ago, with 1.2 million new starts predicted for 2022 and 2023, according to the Urban Land Institute.

Amid the rise in home construction, builders are coping with rising costs for materials. In April, the National Association of Home Builders estimated that a surge in lumber prices over the previous year had led to \$35,872 being tacked onto the cost of an average new single-family home.

“Shortages of materials and labor have builders struggling to increase production of new homes, though the demand remains strong,” Robert Frick, corporate economist at Navy Federal Credit Union, told the Reuters news service. “Potential homebuyers should expect tight inventories and rising prices for both new and existing homes for the foreseeable future.”

Builders (and buyers) did receive some good news in June, though: Lumber prices are coming down—although likely to remain above pre-pandemic levels for the foreseeable future.

What does it mean for you?

Given the issues affecting the new-home market, it may make sense to widen your home search to include both new and existing homes. Your brand-new dream home may not be available, but you might be able to find an existing home that lives up to your vision. Keep in mind that we can help you find either a new or existing home and can advocate for you to ensure you get the best deal possible.

ARE YOU THINKING OF BUYING OR SELLING?

If you're in the market for a home, you're ready to sell your house or you've simply been wondering whether you should sell, you definitely could benefit from an expert to help you navigate the sizzling hot real estate market. Let's set up a free consultation to discuss your situation. We can help you figure out your options and come up with a plan to capitalize on the value of your current property or to find your ideal next home.

- <https://www.theatlantic.com/ideas/archive/2021/05/us-housing-market-records/619029/>
- <https://www.wsj.com/articles/u-s-housing-market-needs-5-5-million-more-units-says-new-report-11623835800>
- <https://time.com/nextadvisor/mortgages/mortgage-predictions-2021/>
- <https://www.bankrate.com/banking/federal-reserve/fomc-meeting-recap-june-2021/>
- <https://www.mba.org/news-research-and-resources/research-and-economics/forecasts-and-commentary/mortgage-finance-forecast-archives>
- <https://apnews.com/press-release/globe-newswire/mortgages-mortgage-rates-business-0fc0360d0f4af0c988504385fa2794c3>
- <https://www.realtor.com/research/june-2021-data/>
- <http://www.homebuyinginstitute.com/news/home-prices-will-keep-rising-through-2021/>
- <https://dsnews.com/daily-dose/07-06-2021/record-high-home-prices-intensify-affordability-challenges>
- <https://www.nar.realtor/newsroom/existing-home-sales-experience-slight-skid-of-0-9-in-may>
- <https://www.fanniema.com/media/40561/display>
- <https://www.reuters.com/world/us/us-housing-starts-rise-less-than-expected-may-building-permits-fall-2021-06-16/>
- <https://www.nar.realtor/research-and-statistics/research-reports/realtors-confidence-index>



Chewy Toffee Bars

Allison | CelebratingSweets.com
Total Time: 25 min | Servings: 12

INGREDIENTS

Crust:

- ½ cup unsalted butter, softened
- ½ cup brown sugar, packed
- 1-¼ cups flour
- ¼ teaspoon salt

Topping:

- 1 cp toffee bits
- 1 cp sweetened condensed milk
- 1 tbsp unsalted butter, melted
- 1 cp chocolate chips

INSTRUCTIONS

- Preheat oven 350°. Line 8x8 baking dish with foil, grease and set aside.
- Beat butter and brown sugar until smooth. Add flour and salt and beat until combined.
- Dump the crust into pan. Bake for 15 min.
- Remove crust from oven, & sprinkle with ¼ cup toffee bits. Combine the sweetened condensed milk and butter, then pour over the top of the toffee chips.
- Return to the oven and bake 7-10 min.
- Remove from oven and sprinkle chocolate chips over the top. Wait 3-5 minutes for the chocolate chips to soften, then gently spread the softened chocolate chips. Immediately top with ¾ cup toffee bits.
- Allow the bars to cool until they are room temperature.

EXIT Real Estate Property Solutions
Servicing Volusia County & 4 office locations:
3132 S. Ridgewood Ave, South Daytona, FL 32119
431 Canal Street, Suite B, New Smyrna Beach, FL 32168
424 Luna Bella Lane, Suite 135, New Smyrna Beach, FL 32168
602 W. Indian Blvd, Suite 6, Edgewater, FL 32132

PRSRT STD
ECRWSS
U.S. POSTAGE
PAID
EDDM Retail

Local Postal
Customer

Strengthened through our
National Reach
while remaining dedicated to our
Local Community



Fidelity National Title

Judy Reiker
Business Development
Manager

Jamie Clark
Branch Manager

Now ranked #375 on
FORTUNE
500
2020

NewSmyrna@fnf.com | 386-423-3110
304 N Causeway, New Smyrna Beach, FL 32169



fast · convenient · affordable

We are a 24 hour a day 365 days a year. Tom and Jane opened Snap Fitness in Venetian Bay in 2008 and have been voted gym of the year for the past 8 years.

Our 4 certified personal trainers can help you start a workout program and guide you to a healthier lifestyle.

Need to jump start your fitness?
Our Intro to Fitness package-
\$120.00 for 4 - 30 minute sessions



We offer a free week to try us out.
We are open 24 hours a day.
Gym: 386-423-8995
Jane: 386-690-8783



*Do you want
peace of mind
...guaranteed?*

The Home Exam

Quality, Professional Home Inspections

- 200% Money-Back Satisfaction Guarantee
- FREE 90 Day Home Warranty
- FREE Appliance Re-Call Check
- FREE 4-Point Insurance Inspection
- FREE 90 Day Mold Safe Warranty
- FREE 1 Year Membership to Homeowner's Network

(386) 322-4408

www.thehomeexam.com