



386-690-8783

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NEWSLETTER

VENETIAN BAY EDITION



THIS MONTH'S TOPICS

8 Strategies to Secure a Lower Mortgage Rate

Simple Pumpkin Pecan Cobbler Recipe

Venetian Bay Listings Available!



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Mortgage rates have been on a roller coaster ride this year, rising and falling amid inflationary pressures and economic uncertainty. And even the experts are divided when it comes to predicting where rates are headed next.¹

This climate has been unsettling for some homebuyers and sellers. However, with proper planning, you can work toward qualifying for the best mortgage rates available today – and open up the possibility of refinancing at a lower rate in the future.

How does a lower mortgage rate save you money? According to Trading Economics, the average new mortgage size in the US is around \$410,000.²

With a 5% rate, your monthly payments would be about \$2,201. At 6%, those payments would jump to \$2,458, or around \$257 more. That adds up to a difference of almost \$92,600 over the lifetime of the loan. In other words, shaving off just one percentage point on your mortgage could put nearly \$100K in your pocket over time.

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8 Strategies to Secure a Lower Mortgage Rate

So, how can you improve your chances of securing a low mortgage rate? Try these eight strategies:

#1 Raise your credit score

Borrowers with higher credit scores are viewed as “less risky” to lenders, so they are offered lower interest rates. A good credit score typically starts at 690 and can move up into the 800s.³ If you don’t know your score, check with your bank or credit card company to see if they offer free access. If not, there are a plethora of both free and paid credit monitoring services you can utilize.

If your credit score is low, take these steps to improve:

- Correct any errors on your credit reports, which can bring down your score. You can access reports for free by visiting [AnnualCreditReport.com](https://www.annualcreditreport.com).
- Pay down revolving debt.
- Avoid closing old credit card accounts in good standing. It could lower your score by shortening your credit history and shrinking your total available credit.
- Payment history is a primary factor in determining your credit score, so make it a priority.
- If you’re shopping around for a car loan or mortgage, minimize the impact by limiting your applications to a short period, usually 14 to 45 days.⁵

Over time, you should start to see your credit score

climb — which will help you qualify for a lower mortgage rate.

#2 Keep steady employment

If you are preparing to purchase a home, it might not be the best time to make a major career change. Unfortunately, frequent job moves or gaps in your résumé could hurt your borrower eligibility.

When you apply for a mortgage, lenders will typically review your employment and income over the past 24 months.⁵ If you’ve earned a steady paycheck, you could qualify for a better interest rate. A stable employment history gives lenders more confidence in your ability to repay the loan.

That doesn’t mean a job change will automatically disqualify you from purchasing a home. But certain moves, like switching from W-2 to 1099 (independent contractor) income, could throw a wrench in your home buying plans.⁶

#3 Lower debt-to-income ratios

Even with a high credit score and a great job, lenders will be concerned if your debt payments are consuming too much of your income. That’s where your debt-to-income (DTI) ratios will come into play.

There are two types of DTI ratios:⁷

1. **Front-end ratio** — What percentage of your gross monthly income will go towards covering housing expenses (mortgage, taxes, insurance, and dues or association fees)?
2. **Back-end ratio** — What percentage of your gross monthly income will go towards covering ALL debt obligations (housing expenses, credit cards, student loans, and other debt)?

What's considered a good DTI ratio? For better rates, lenders typically want to see a front-end DTI ratio that's no higher than 28% and a back-end ratio that's 36% or less.⁷

#4 Increase your down payment

Minimum down payment requirements vary by loan type. But, in some cases, you can qualify for a lower mortgage rate if you make a larger down payment.⁸

Why do lenders care about your down payment size? Because borrowers with significant equity in their homes are less likely to default on their mortgages. That's why conventional lenders often require borrowers to purchase private mortgage insurance (PMI) if they put down less than 20%.

A larger down payment will also lower your overall borrowing costs and decrease your monthly mortgage payment since you'll be taking out a smaller loan. Just be sure to keep enough cash on hand to cover closing costs, moving expenses, and any furniture or other items you'll need to get settled into your new space.

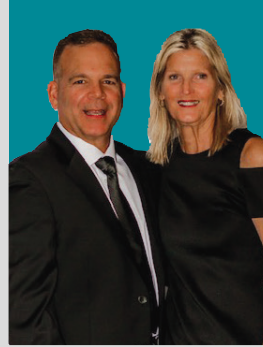
#5 Compare loan types

All mortgages are not created equal. The loan type you choose could save (or cost) you money depending on your qualifications and circumstances.

For example, here are several common loan types available in the U.S. today:⁹

- **Conventional** — These offer lower mortgage rates

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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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from just 4% at the start of this year.¹² An ARM might be a good option if you plan to sell your home before the rate resets. However, life is unpredictable, so it's important to weigh the benefits and risks involved.

#6 Shorten your mortgage term

A mortgage term is the length of time your mortgage agreement is in effect. The terms are typically 15, 20, or 30 years.¹³ Although the majority of homebuyers choose 30-year terms, if your goal is to minimize the amount you pay in interest, you should crunch the numbers on a 15-year or 20-year mortgage.

With shorter loan terms, the risk of default is less, so lenders typically offer lower interest rates.¹³ However, it's important to note that even though you'll pay less interest, your mortgage payment will be higher each month, since you'll be making fewer total payments. So before you agree to a shorter term, make sure you have enough room in your budget to comfortably afford the larger payment.

#7 Get quotes from multiple lenders

When shopping for a mortgage, be sure to solicit quotes from several different lenders and lender types to compare the interest rates and fees. Depending upon your situation, you could find that one institution offers a better deal for the type of loan and term length you want.

Some borrowers choose to work with a mortgage broker. Like an insurance broker, they can help you gather quotes and find the best rate. However, if you use a broker, make sure you understand how they are compensated and contact more than one so you can compare their recommendations and fees.¹⁴

Don't forget that we can be a valuable resource in finding a lender, especially if you are new to the home buying process. After a consultation, we can discuss your financing needs and connect you with loan officers or brokers best suited for your situation.

but have more stringent credit and down payment requirements than some other types.

- **FHA** — Backed by the government, these loans are easier to qualify for but often charge a higher interest rate.
- **Specialty** — Certain specialty loans, like VA or USDA loans, might be available if you meet specific criteria.
- **Jumbo** — Mortgages that exceed the local conforming loan limit are subject to stricter requirements and may have higher interest rates and fees.¹⁰

When considering loan type, you'll also want to weigh the pros and cons of a fixed-rate versus variable-rate mortgage:¹¹

- **Fixed rate** — With a fixed-rate mortgage, you're guaranteed to keep the same interest rate for the entire life of the loan. Traditionally, these have been the most popular type of mortgage in the U.S. because they offer stability and predictability.
- **Adjustable rate** — Adjustable-rate mortgages, or ARMs, have a lower introductory interest rate than fixed-rate mortgages, but the rate can rise after a set period of time — typically 3 to 10 years.

According to the Mortgage Bankers Association, 10% of American homebuyers are now selecting ARMs, up

#8 Consider mortgage points

Even if you score a great interest rate on your mortgage, you can lower it even further by paying for points. When you buy mortgage points — also known as discount points — you essentially pay your lender an upfront fee in exchange for a lower interest rate. The cost to purchase a point is 1% of your mortgage amount. For each point you buy, your mortgage rate will decrease by a set amount, typically 0.25%.¹⁵ You'll need upfront cash to pay for the points, but you can more than make up for the cost in interest savings over time.

However, it only makes sense to buy mortgage points if you plan to stay in the home long enough to recoup the cost. You can determine the break even point, or the period of time you'd need to keep the mortgage to make up for the fee, by dividing the cost by the amount saved each month.¹⁵ This can help you determine whether or not mortgage points would be a good investment for you.

If you have questions or would like more information about buying or selling a home, reach out to schedule a free consultation. We'd love to help you weigh your options, navigate this shifting market, and reach your real estate goals!

Sources:

1. Washington Post - <https://www.washingtonpost.com/business/2022/08/04/mortgage-rates-sink-below-5-percent-first-time-four-months/>
2. Trading Economics - <https://tradingeconomics.com/united-states/average-mortgage-size>
3. NerdWallet - <https://www.nerdwallet.com/article/finance/what-is-a-good-credit-score>
4. Debt.org - <https://www.debt.org/credit/improving-your-score/>
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6. Time - <https://time.com/nextadvisor/mortgages/how-lenders-evaluate-your-employment/>
7. Bankrate - <https://www.bankrate.com/mortgages/why-debt-to-income-matters-in-mortgages/>
8. NerdWallet - <https://www.nerdwallet.com/article/mortgages/payment-buy>
9. Consumer Financial Protection Bureau - <https://www.consumerfinance.gov/owning-a-home/loan-options/>
10. NerdWallet - <https://www.nerdwallet.com/article/mortgages/jumbo-loans-what-you-need-to-know>
11. Bankrate - <https://www.bankrate.com/mortgages/arm-vs-fixed-rate/>
12. MarketWatch - <https://www.marketwatch.com/picks/as-mortgage-rates-rise-heres-exactly-how-more-homebuyers-are-snagging-mortgage-rates-around-4-01656513665>
13. Bankrate - <https://www.bankrate.com/mortgages/mortgage-points>
14. CNBC - <https://www.cnbc.com/select/mortgage-rates-today-still-relatively>
15. Rocket Mortgage - <https://www.rocketmortgage.com/learn/historical-mortgage-rates-30-year-fixed>



Pumpkin Pecan Cobbler

www.laurenlatest.com

Total Time: 50 mins | Servings: 8

INGREDIENTS

- 1 cup + 3 tbsp flour
 - 2 tsp baking powder
 - 1/2 tsp salt
 - 3/4 cup sugar
 - 3 tsp pumpkin spice
 - 1/2 cup pumpkin puree
 - 1/4 cup milk
 - 1/4 cup melted butter
 - 1 1/2 tsp vanilla
- ### TOPPING
- 1/2 cup sugar
 - 1/2 cup brown sugar
 - 1/4 cup pecans
 - 1 1/2 cups hot water

INSTRUCTIONS

- Preheat oven to 350 degrees
- Stir together flour, baking powder, salt, sugar and pumpkin pie spice. Set aside.
- In a smaller bowl, stir pumpkin, milk, butter and vanilla together. Pour wet ingredients into dry and mix to create batter. Pour into 8-inch casserole dish with high sides.
- In a separate bowl, stir sugar, brown sugar and pecans together. Spread over the top of the batter evenly. Pour hot water over the top, do not stir, and bake for 40 min. Place on baking sheet in case it bubbles over.
- Cool 5-10 min. Serve with more pecans and vanilla ice cream.

20 22

Solds

VENETIAN BAY TEAM VASILE SALES

Statistics don't lie.

We personally SOLD all these homes.

STREET NAME	BR	BA	CLOSED PRICE	SQFT	\$ PER SQFT	AGENT
3317 Meleto Boulevard	3	2	\$399,000.00	1,617	\$246.75	Carl/Team Vasile
424 Luna Bella Lane 228	3	3	\$345,000.00	2,172	\$158.84	Carl/Team Vasile
3655 Pini Ave	3	2	\$370,000.00	1,682	\$219.97	Carl/Team Vasile
208 Venetian Palms Boulevard	4	3	\$465,000.00	2,095	\$221.96	Carl/Team Vasile
3449 Medici Boulevard	4	4	\$400,000.00	2,379	\$168.14	Carl/Team Vasile
424 Luna Bella Lane 229	3	2	\$295,000.00	1,659	\$177.82	Carl/Team Vasile
3061 Borassus Drive	2	2	\$472,000.00	1,738	\$271.58	Carl/Team Vasile
2912 Linari Ct	5	4	\$881,402.00	3,159	\$264.32	Carl/Team Vasile
3525 Casalta Circle	3	3	\$375,000.00	2,124	\$176.55	Carl/Team Vasile
3430 Leonardo Lane	3	2	\$565,000.00	2,317	\$243.85	Carl/Team Vasile
3348 W Locanda Circle	3	2	\$621,000.00	2,206	\$281.50	Carl/Team Vasile
3096 Borassus Drive	3	2	\$500,000.00	1,716	\$291.38	Carl/Team Vasile
3363 Pegaso Avenue	4	3	\$551,000.00	4,382	\$166.57	Carl/Team Vasile
3077 Borassus Drive	3	2	\$515,000.00	2,016	\$255.46	Carl/Team Vasile
2922 Meleto Blvd	4	2	\$375,777.00	2,063	\$189.99	Carl/Team Vasile
3416 Medici Blvd	3	2	\$375,500.00	2,311	\$162.48	Carl/Team Vasile
3451 Medici Blvd	4	3	\$425,000.00	2,372	\$179.17	Carl/Team Vasile
3459 Medici Blvd	3	2	\$389,672.00	2,311	\$168.61	Carl/Team Vasile
234 Caryota Ct	3	2	\$366,000.00	1,505	\$243.18	Carl/Team Vasile
270 Ventian Palms Blvd	3	2	\$589,983.00	1,767	\$333.88	Carl/Team Vasile
424 Luna Bella Ln #234	2	2	\$280,000.00	1,492	\$187.66	Carl/Team Vasile
430 Venetian Palms Blvd	3	2.5	\$325,100.00	1,758	\$184.92	Carl/Team Vasile
3085 Borassus Dr	3	2	\$630,000.00	1,820	\$346.15	Carl/Team Vasile
3353 Torre Blvd	3	2	\$400,000.00	1,953	\$204.81	Carl/Team Vasile
511 Romdini Street	3	2	\$635,000.00	1,904	\$333.51	Carl/Team Vasile
3581 Maribella Dr	3	3	\$845,000.00	2,500	\$338.00	Carl/Team Vasile
3362 Caterina Drive	4	2	\$599,000.00	2,170	\$276.04	Carl/Team Vasile
323 Caryota Ct	3	2	\$359,490.00	1,649	\$218.00	Carl/Team Vasile
3607 Casello Drive	2	3	\$329,990.00	1,826	\$180.72	Carl/Team Vasile
3412 Medici Blvd	4	3.5	\$425,001.00	2,372	\$179.17	Carl/Team Vasile
424 Luna Bella Ln #222	3	3	\$350,000.00	2,170	\$161.29	Carl/Team Vasile
3539 Tuscany Reserve Boulevard	4	3	\$985,000.00	3,321	\$296.60	Carl/Team Vasile
3256 Carpentaria Drive	4	2	\$388,990.00	1,828	\$212.79	Carl/Team Vasile
3239 Modena Way	3	3	\$949,000.00	2,497	\$380.06	Carl/Team Vasile
352 Caryota Court	2	2	\$362,490.00	1,956	\$185.32	Carl/Team Vasile
3223 Carpentaria Drive	4	2	\$382,290.00	1,828	\$179.58	Carl/Team Vasile
2904 Palma Lane	5	4	\$1,080,000.00	3,372	\$320.28	Carl/Team Vasile

CHECK OUT OUR ZILLOW REVIEWS!



Jane and her team worked diligently and tirelessly to sell our house and buy our new home. Jane was highly responsive and flexible to utilize all tools in her box for our benefit. Jane's professionalism and dedication were exceptional, and she does it all with spirits as high as they come! No other realtor could beat this team's knowledge and experience selling and buying houses in the area. Highly recommended for both selling and buying.

From the moment I viewed the house in Venetian Bay on Zillow I knew it was my dream home. Seeing it in person I knew I had to have it. Jane, Tom and Carl are an amazing team. They are very professional, knowledgeable and friendly. They quickly and efficiently put me through to a mortgage company and the right

people to allow me to purchase this home in less than 30 days. I love it and couldn't be happier. I would highly recommend them to anybody in the market for buying a home.

Jane is outstanding, my house sold in 1 day. Jane helped in every phase of the process of selling. If there were any questions or something I needed she was right there. Her sales approach was very professional and that really shows how quickly I was able to sell my house. If I ever needed an agent again, Jane would be the 1 that I would use

High energy team that worked hard to sell my home in one week for what I asked for. No nonsense and truly professional assuring the sale would go smoothly. My home was protected during any showing and they assisted in my move out. Could not have gone better thanks to Jane and Carl and the rest of the team.

This was our second home Jane sold for us. The whole process from beginning to end was very easy and painless. She was extremely quick to respond and gave us excellent guidance along the way. We could not have been happier working with her!. I would highly recommend Jane for all your real-estate needs.

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SOLD 424 Luna Bella Lane 222 | \$350,000

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 is 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 424 Luna Bella Lane 415 | \$350,000

Extremely rare top floor penthouse lake front unit. Views of the massive lake are seen from both bedrooms as well as the living room. Offering two huge master bedroom style suites and two full bathrooms. Extremely clean and move in ready. All information is intended to be accurate but is not guaranteed.

SOLD 2904 Palma Lane | \$1,080,000

Welcome to your estate home located in what many consider the most prestigious gated golf community in New Smyrna Beach, Portofino Estates of Venetian Bay. This home was designed after the well known Johnson Group's builder model and offers, 5 bedrooms, 4 bathrooms and a full separate true guest home with full bath, kitchen, living room and bedroom.



SOLD 3239 Modena Way | \$949,000

The best of the best is finally being offered for sale for the first time. This better than new Platinum Construction Craftsman Estate style home offers it ALL. From the moment you enter you immediately know you have walked into your dream home, this home is truly move in ready.

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PENDING 3365 Tuscano Ave | \$449,900

Move in ready 4 bedroom pool home. Just steps to the Venetian Bay town center. The home offers; large custom tiles, granite countertops, stainless appliances, newer ac, screened patio with optional vinyl windows, large welcoming screen enclosed pool, fences yard, manicured landscaping, open floor plan and so much more.



FOR SALE 3549 Tuscany Reserve Blvd | \$999,000

Estate home in the gated neighborhood of Tuscany Reserve within Venetian Bay. Situated upon a rare upgraded lakefront site, this home boasts 4 bedrooms, 3 baths and private office space. You enter the highest quality front doors to immediately see custom cabinets and granite counters. The captivating views of the lake as you enter the home looking over your resort style pool are amazing. This home is surrounded by a lush landscaped yard.

PENDING 3316 E Locanda Cir | \$739,900

Amazing captivating views is what you will see when you enter this move in ready estate style home. Situated on a premiere large lake front lot, this home offers 3 large bedrooms, private office, two and a half bathroom, resorts style heated pool and hot tub, screen enclosure, new cambria quartz kitchen counters with waterfall effect, sun tunnels, custom tile floors, lush manicured landscaping, large oversized three car garage, oversized lanai, so much more.



PENDING 3505 Casalta Cir | \$389,900

Rare end unit located in Parkside Townhomes of Venetian Bay. This move-in ready home offers a (true) full ground floor master suite, two additional large guest bedrooms, and two and a half baths, lakefront location and with it being an end unit, only one neighbor. The interior offers; updated kitchen with newer stainless steel appliances, granite countertops, updated bathrooms, large screen patio, and so much more.

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FOR SALE 3585 Romeo Cir | Listed at \$379,900

This is one to see, 3 bedroom 2.5 bath townhome in Parkside town-home has the master on ground floor. Lake front views from your front door, your screened-in lanai on the back looks at beautiful preservation for privacy. This is move in ready, with a new air conditioner and water heater. You don't want to miss this one.



FOR SALE 3303 Modena Way | Listed at \$724,900

Popular sought after Jasmine model Platinum Builders, located in the Estates of Verona, Venetian Bay. This 3 bedroom, 2 bath, 4 car garage homes has meticulously maintained for three years. Premium lot size of 80x130 with a large paver driveway, full house gutters, lush landscaping and custom made Bahama shutter.

FOR SALE 424 Luna Bella Lane 330 | Listed at \$374,900

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 is 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.



FOR SALE 147 Portofino Blvd | \$749,900

Must see brand new move in ready paytas built home is located in a gated section of Portofino Reserve. It has 3bed bedroom, 2.5 bathrooms and a 3 car garage, impact windows and sliders, solid core 8ft doors throughout, all tile throughout, and wonderfully positioned on a beautiful water front and preservation view lot and so much more!

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FOR SALE 2805 Paradiso Ct | \$1,599,000

Custom built estate home, incredible high-end finishes in portofino estates, golf community of venetian bay. Award-winning olsen homes have been known for building the highest quality. This is no exception offering 12x24 inch porcelain tile throughout, 12 ft double tray ceilings in living areas, custom paver driveway, custom landscaping, & an incredible 8+ car garage, and so much more.



SOLD 3548 Mirano Ter | \$650,000

Spectacular and captivating views are what you will see when you enter this Paytas built home on one of the largest lakes in Venetian Bay. Offering 3 large bedrooms and an open office. All concrete block, resort style pool, oversized 2 car garage, granite counter tops, stainless steel appliances and much more. This home is on a cul da sac in the section of Marisol is Venetian bay.

SOLD 3539 Tuscany Reserve | \$985,000

HIGHLY DESIRABLE home in the gated neighborhood of Tuscany Reserve within Venetian Bay. Nothing but happiness is what you will feel when you enter this meticulously cared for, upgraded, lakefront home boasting 4 bedrooms, 3 baths and (two) additional office spaces. This home is complemented by top of the line appliances and real wood custom cabinets and granite counters. The captivating views of the lake as you enter the home looking over your screen enclosed pool are amazing.



SOLD 3430 Leonardo Lane | \$565,000

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.

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

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