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NEWSLETTER

VENETIAN BAY EDITION



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THIS MONTH'S TOPICS

How to Become a Homeowner on a First-Time Buyer's Budget

Strawberry Lemonade Blondies Recipe

Venetian Bay Listings Available!

How to Become a Homeowner on a First-Time Buyer's Budget

It's not easy being a first-time home buyer right now. At the end of last year, housing affordability hit an all-time low.¹ Additionally, mortgage rates have risen significantly since 2021, while inventory remains tight for many property categories, but especially for

starter homes. Even lower-priced condos are harder to snag these days, as investors and down-sizers muscle out first-timers by offering stronger, often cash-heavy bids.²

In fact, according to the National Association of Realtors, only 26% of last year's home buyers were first-timers—the lowest share on record and down from 34% a year prior. This underscores just how steep a hill new buyers are facing.³

As a result, many first-time home buyers are finding that they need to get creative or risk renting for longer than they planned.

If you, too, are struggling to afford homeownership, here are some workarounds to consider as you plot your first home purchase.



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TRY HOUSE HACKING

“House hacking” is a real estate investment strategy in which participants use their homes to generate income in order to offset their expenditures.

For example, renting out a basement apartment or accessory dwelling unit (ADU)—such as a detached garage that’s been outfitted with a bathroom and small kitchen—counts as house hacking. So does splitting housing costs with a roommate or converting a part of your home into an Airbnb.

House hacking isn’t new. But, it’s grown in popularity as a new crop of digital platforms has entered the market and made it easier than ever for homeowners to generate income from their property.

In some cases, house hacking may make it possible for you to qualify for and afford your first home. A lender, for example, may approve you for a larger mortgage if you purchase a home with immediate income potential, such as a legal duplex or a property with a secondary suite that has a kitchen and full bathroom.⁴

In addition, house hacking could help you pay your mortgage once you move in. Here are just a few of the ways you could use your home to earn some extra cash:

- Offer paid parking in your driveway on a site like Spacer or SpotHero.
- Rent out your swimming pool for a few hours on Swimply.
- Make your home available for photoshoots or

events on Giggster or Peerspace.

- Turn your backyard into a pay-by-the-hour dog park on Sniffspot.
- List your garage space on an app like Neighbor Storage.

But before you make plans to house hack, make sure you fully understand an area’s laws and HOA rules. We can help you find a home with income potential in a neighborhood with less restrictive zoning and regulations.

TEAM UP WITH FRIENDS OR FAMILY

If you aren’t wild about the idea of welcoming strangers to your home, you may want to consider co-purchasing with a friend or family member instead. This unconventional housing arrangement is also growing more popular as friends and family members cope with higher living costs by pooling resources.

According to the National Association of Realtors’ 2022 Profile of Home Buyers and Sellers, the share of first-time home buyers living with people other than children or a romantic partner is currently at an all-time high.³ Meanwhile, research from Pew found that multi generational living has accelerated especially quickly, with a quarter of U.S. adults aged 25 to 34 now living in a multi generational home.⁵

Arrangements can be customized to fit your circumstances. For example, you could purchase a home and then rent a portion of it to a loved one. Or you might consider co-buying a home with friends or family mem-

bers so that you can step onto the property ladder and start building equity together.

Co-ownership could work out especially well for you long-term if it helps you to buy a home that's bigger, has more investment potential, or is located in a high-demand area and so appreciates at a faster rate. Plus, you'll get to see your loved ones more often and enjoy the coziness of shared living with people you like having around.

On the other hand, sharing a big financial responsibility, like a mortgage, with friends or family could get messy—especially if you don't create a clear-cut co-ownership agreement beforehand that outlines your mutual expectations. So plan carefully before you proceed.

In addition, you may need to rethink the type of home you pursue. For example, a smaller home might be cheaper, but do you really want that much togetherness all the time? We can help you set priorities and search for a suitable property.

TAP YOUR NETWORK FOR HELP WITH FUNDING

Another established method for affording a first home is to lean on family or friends for financial help. Getting assistance with the down payment or other borrowing costs can go a long way toward making your homeownership dreams come true.

As long as you don't mind asking for help, a free-and-clear gift that's intended for your down payment is an ideal arrangement, since it will allow you to borrow less overall. Or, if that's too big an ask, your loved ones could pitch in toward closing or moving costs.

Alternatively, your loved ones could help by co-signing your loan. For example, if their credit score is a lot higher than yours, it could enable you to secure a lower interest rate so that your monthly payment is more affordable.

According to a recent YouGov poll, more than a third of homeowners (and a whopping 79% of those under 30) received financial help from their parents when buying their first home.⁶ So you wouldn't be the only one leaning on family to help afford a home at today's prices.

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Just be sure your parents or other generous loved ones are aware they're giving a gift, not a loan, and are willing to put that in writing. A lender will want proof that this money isn't adding to your debt burden and may require documentation from your benefactors.

Another way to tap your network for help is to crowd-fund part of your down payment or ask for monetary gifts instead of tangible ones. For example, if you're getting married soon, you could skip the wedding gift registry and ask guests to contribute funds to your hoped-for home purchase instead.

LOOK FOR SPECIAL PROGRAMS AND ASSISTANCE

You could also cut some of your upfront mortgage costs by applying for special grants and funding opportunities.

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payment, you may qualify for a government-sponsored loan, such as an FHA loan that allows you to put down as little as 3.5% to 10%.⁸

We can connect you with a lender or mortgage broker who can educate you about your options and help shepherd you through the process. Some financial assistance programs require you to work with specific lenders, while others require you to apply directly and fill out a separate application.

In addition, you may look to even less conventional options, such as seller financing. But be aware these kinds of arrangements are rare and hard to find. Depending on the market, you will likely get more help from a seller if you ask them to pay closing costs or contribute to your mortgage rate buydown. In many cases, we can help you negotiate seller concessions that make your home purchase more affordable.

EXPAND YOUR HOME SEARCH

For example, consider using a grant to help you fund your down payment. There are a number of public and private grants and down payment assistance programs that are expressly intended to help first-time buyers.

Just like a gift, you don't have to pay a grant back. But, depending on your personal situation, you may find some grants difficult to qualify for—especially if you make a relatively high income.

Many grants are reserved for lower-income buyers only.⁷

Check out grant programs, such as the HomePath Ready Buyer Program, National Homebuyers Fund, the Good Neighbor Next Door Program, and specialized grants from banks. Also look to state and local sources for potential grants and down payment assistance programs, including forgivable and deferred payment loans, Individual Development Accounts, and DPA Second Mortgages.⁷

Similarly, if you have enough income to support a house payment but can't spare much cash for your down

If you're having trouble finding a home within your budget, consider broadening your search criteria. You may be surprised by the kinds of deals that are available when you're willing to compromise.

For example, if you're struggling to find an affordable home in your target neighborhood, expand your search area and consider homes that are further out of town or that are located in up-and-coming areas with lower starting prices. We would be happy to introduce you to some great but lesser-known neighborhoods that we consider hidden gems.

You could also save money on your home purchase simply by dropping or revising some of your must-haves and settling for OK-to-haves instead.

For example, do you really need two bathrooms and a large backyard? Or could you settle for a single bathroom with space to add a second one in the future? And would a small garden, cozy balcony, or rooftop terrace still give you the outdoor time you crave? These types of compromises can sometimes shave tens of thousands off your purchase price.

Similarly, if you don't mind rolling up your sleeves or working with a contractor on minor jobs, you can look for homes that need a little TLC. Just because a house looks dated doesn't mean it's destined to stay that way or that it will take a ton of money to spruce up. In fact, a home with good bones but cosmetic flaws could be a perfect match: With less competition, you'll have a better chance of purchasing the home at an affordable price. You can then take your time to save more and fix it up to your taste.

Keep in mind, starter homes are rarely forever homes, but merely a first step onto the property ladder. By gaining a foothold in the real estate market now, you can set yourself up to afford a more expensive property in the future.

According to the National Association of Realtors, in 2021, the net worth of a typical homeowner was \$300,000, while that of a renter was only \$8,000.⁹ We can help you find an affordable first home so you can start building equity to reach your long-term financial and real estate goals.

YOU CAN DO IT AND WE CAN HELP

Buying a first home is challenging, but it's not impossible—especially when you have a savvy real estate professional in your corner. We will work with you to devise a plan to overcome your financial constraints. Then, we'll help you find a home that not only excites you but also fits your budget and lifestyle. Give us a call to get started with a free exploratory consultation.

This marketing piece is not intended as a solicitation for properties currently in an exclusive agreement with another Broker. The above references an opinion and is for informational purposes only. It is not intended to be financial, legal, or tax advice. Consult the appropriate professionals for advice regarding your individual needs.

Sources:

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STRAWBERRY LEMON BLONDIES

www.theviewfromgreatisland.com

Total Time: 45min - Serving Size: 12

INGREDIENTS

BLONDIES

- 1 cup unsalted butter
- 3/4 cup sugar
- 1 large egg
- 1/4 cup lemon juice
- 2 1/4 cups flour
- 1/2 tsp baking powder
- 1/2 tsp salt

GLAZE

- 1 cup strawberries
- 1 cup powdered sugar
- 1 tbsp strawberry puree
- 1 Tbsp Lemon juice

INSTRUCTIONS

- Preheat the oven to 350F
- Line 9x9 baking pan with parchment paper.
- Cream butter and sugar. Beat in the egg.
- Beat in lemon juice.
- Whisk together flour, baking powder, and salt, add to wet ingredients, mix well.
- Fold in strawberries. Spread mixture into pan and spread.
- Bake for 30-35 min
- Trim strawberries for glaze and puree in food processor. Strain to get 1 tbsp of puree.
- Whisk sugar, puree, and lemon juice.
- Spread glaze over the blondies

20 23

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
3351 Torre Boulevard	3	2	\$449,000.00	1,976	\$227.23	Carl/Team Vasile
3343 W Locanda Circle	3	4	\$654,000.00	3,242	\$201.11	Carl/Team Vasile
3515 Casalta Circle	3	2	\$438,500.00	1,831	\$239.49	Carl/Team Vasile
147 Portofino Boulevard	3	3	\$700,000.00	2,245	\$311.80	Carl/Team Vasile
3529 Romea Circle	2	3	\$324,900.00	1,634	\$198.84	Carl/Team Vasile
3363 Tesoro Circle	3	2	\$525,000.00	1,884	\$278.66	Carl/Team Vasile
232 Caryota Court	3	2	\$395,000.00	1,650	\$239.39	Carl/Team Vasile
3585 Romea Circle	3	3	\$369,900.00	2,030	\$182.22	Carl/Team Vasile
3342 Caterina Drive	4	3	\$875,000.00	3,202	\$273.27	Carl/Team Vasile
3309 Meleto Boulevard	4	2	\$449,900.00	1,878	\$239.56	Carl/Team Vasile
3363 Tesoro Circle	3	2	\$525,000.00	1,884	\$278.66	Carl/Team Vasile
2805 Paradiso Court	4	5	\$1,450,000.00	3,338	\$434.39	Carl/Team Vasile
260 Caryota Court	3	2	\$365,000.00	1,610	\$226.71	Carl/Team Vasile
330 N. Airport Road	2	3	\$299,900.00	1,824	\$164.42	Carl/Team Vasile
3021 Borassus Drive	3	2	\$575,000.00	1,839	\$312.67	Carl/Team Vasile
566 Luna Bella Lane	3	2	\$700,00.00	2,270	\$308.37	Carl/Team Vasile
2810 Cassanova Ct	4	2	\$815,000.00	2,952	\$276.08	Carl/Team Vasile

Pendings

STREET ADDRESS	BR	BA	LIST PRICE	SQFT	\$ PER SQFT	AGENT
3303 Bellino Boulevard	3	2	\$549,900.00	1,717	pending	Carl/Team Vasile
561 Venetian Palms	4	4	\$496,450.00	2,332	pending	Carl/Team Vasile
3369 W. Locanda Cir	3	3	\$645,000.00	2,328	pending	Carl/Team Vasile
555 Venetian Plam Blvd	2	2	\$364,000.00	1,274	pending	Carl/Team Vasile
559 Venetian Palm Blvd	2	2	\$364,000.00	1,274	pending	Carl/Team Vasile
565 Venetian Palm Blvd	2	2	\$365,700.00	1,274	pending	Carl/Team Vasile
3544 Tuscany Reserve	4	3	\$849,900.00	3,487	pending	Carl/Team Vasile
424 Luna Bella Lane #330	3	3	\$329,900.00	1,953	pending	Carl/Team Vasile

2022 Venetian Bay Team Vasile SOLD! Statistics don't lie.

STREET NAME	BR	BA	CLOSED PRICE	SQFT	\$ PER SQFT	AGENT
151 Portofino Blvd	3	-	\$814,000.00	-	-	Carl/Team Vasile
3303 Modena Way	3	2	\$710,000.00	2,301	\$308.56	Carl/Team Vasile
3505 Casalta Circle	3	3	\$385,000.00	2,030	\$189.66	Carl/Team Vasile
3365 Tuscano Avenue	4	2	\$439,900.00	1,662	\$264.68	Carl/Team Vasile
3316 E Locanda Circle	3	3	\$710,000.00	2,285	\$310.72	Carl/Team Vasile
424 Luna Bella Lane #C415	2	2	\$350,000.00	1,478	\$236.81	Carl/Team Vasile
3548 Mirano Terrace	3	2	\$650,000.00	2,017	\$322.26	Carl/Team Vasile
2904 Palma Lane	5	4	\$1,080,000.00	3,372	\$320.28	Carl/Team Vasile
352 Caryota Court	2	2	\$362,490.00	1,956	\$185.32	Carl/Team Vasile
3239 Modena Way	3	3	\$949,000.00	2,497	\$380.06	Carl/Team Vasile
3539 Tuscany Reserve Blvd	4	3	\$985,000.00	3,321	\$296.60	Carl/Team Vasile
424 Luna Bella Ln #222	3	3	\$350,000.00	2,170	\$161.29	Carl/Team Vasile
3412 Medici Blvd	4	3.5	\$425,001.00	2,372	\$179.17	Carl/Team Vasile
3607 Casello Drive	2	3	\$329,990.00	1,826	\$180.72	Carl/Team Vasile
323 Caryota Ct	3	2	\$359,490.00	1,649	\$218.00	Carl/Team Vasile
3362 Caterina Drive	4	2	\$599,000.00	2,170	\$276.04	Carl/Team Vasile
3581 Maribella Dr	3	3	\$845,000.00	2,500	\$338.00	Carl/Team Vasile
511 Romdini Street	3	2	\$635,000.00	1,904	\$333.51	Carl/Team Vasile
3353 Torre Blvd	3	2	\$400,000.00	1,953	\$204.81	Carl/Team Vasile
3085 Borassus Dr	3	2	\$630,000.00	1,820	\$346.15	Carl/Team Vasile
430 Venetian Palms Blvd	3	2.5	\$325,100.00	1,758	\$184.92	Carl/Team Vasile
424 Luna Bella Ln #234	2	2	\$280,000.00	1,492	\$187.66	Carl/Team Vasile
270 Ventian Palms Blvd	3	2	\$589,983.00	1,767	\$333.88	Carl/Team Vasile
234 Caryota Ct	3	2	\$366,000.00	1,505	\$243.18	Carl/Team Vasile
3459 Medici Blvd	3	2	\$389,672.00	2,311	\$168.61	Carl/Team Vasile
3451 Medici Blvd	4	3	\$425,000.00	2,372	\$179.17	Carl/Team Vasile
3416 Medici Blvd	3	2	\$375,500.00	2,311	\$162.48	Carl/Team Vasile
2922 Meleto Blvd	4	2	\$375,777.00	2,063	\$189.99	Carl/Team Vasile
3077 Borassus Drive	3	2	\$515,000.00	2,016	\$255.46	Carl/Team Vasile
3363 Pegaso Avenue	4	3	\$551,000.00	4,382	\$166.57	Carl/Team Vasile
3096 Borassus Drive	3	2	\$500,000.00	1,716	\$291.38	Carl/Team Vasile
3348 W Locanda Circle	3	2	\$621,000.00	2,206	\$281.50	Carl/Team Vasile
3430 Leonardo Lane	3	2	\$565,000.00	2,317	\$243.85	Carl/Team Vasile
3525 Casalta Circle	3	3	\$375,000.00	2,124	\$176.55	Carl/Team Vasile
2912 Linari Ct	5	4	\$881,402.00	3,159	\$264.32	Carl/Team Vasile
3061 Borassus Drive	2	2	\$472,000.00	1,738	\$271.58	Carl/Team Vasile
424 Luna Bella Lane 229	3	2	\$295,000.00	1,659	\$177.82	Carl/Team Vasile
3449 Medici Blvd	4	4	\$400,000.00	2,379	\$168.14	Carl/Team Vasile
208 Venetian Palms Blvd	4	3	\$465,000.00	2,095	\$221.96	Carl/Team Vasile
3655 Pini Ave	3	2	\$370,000.00	1,682	\$219.97	Carl/Team Vasile
424 Luna Bella Lane 228	3	3	\$345,000.00	2,172	\$158.84	Carl/Team Vasile
3317 Meleto Blvd	3	2	\$399,000.00	1,617	\$246.75	Carl/Team Vasile

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WORKING TOGETHER TO SERVE YOU BETTER

FOR SALE 2817 Paradiso Court | \$3,750,000

Are you looking for the best of the best? This is the most exquisite and meticulous true estate home if not in all of Venetian Bay, it may also be in all of New Smyrna Beach. Located in the premier gated section Portofino Estates with only 76 home sites. You won't find another home like this masterpiece.



FOR SALE 215 Venetian Palms Blvd | \$572,900

Stunning move in ready 4 bedroom 3 bath (plus a separate office or den) lakefront home is being offered to its new owners. Only a couple years old, this beauty offers the main master bedroom on the ground floor and an additional full suite on the upper level.

FOR SALE 646 Marisol Drive | \$595,000

Offering a turn key move in ready large one story lakefront home, providing captivating views and a large screen back patio area to enjoy year round. The home has many wonderful upgrades throughout. Was once a model home for Paytas builders.



FOR SALE 559 Venetian Palms Blvd | \$364,000

Why buy used, when you can own this brand new Johnson Built Key West style cottage series single family homes? Built of concrete block all the way up, offering a ton of standard features that are upgrades to many other local builders.

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SOLD 3342 Caterina | \$899,900

This home offers what everyone wants. Over 3100 sq feet under ac with 4 bedrooms, plus a private office, living room, family room, 3 and half bathrooms, newer hardwood floors, 2 pantries, custom salt filtered dual heated pool, gas heated spa with waterfall overflow, storm shutters, oversized lanai, outdoor custom California kitchen area, tongue and groove ceilings on lanai, and so so much more.



SOLD 2805 Paradiso Court | \$1,460,000

The best of the best is what this custom Olsen Construction home offers. The owners are extremely meticulous and it shows when you enter this estate home situated on one of the largest preserve cul-de-sac lots, your eyes are immediately drawn to the 10 foot tall glass pocket sliders that open the inside to the outside allowing for captivating views of the salt water pool.

SOLD 3021 Borassus | \$575,000

Welcome to your like new move in ready pool home. Situated on a premier lake front lot with captivating views. This large 3 bedroom home also includes an office or den in addition to its 3 bedrooms. Some of the upgrades and features are as follows; large screen covered custom pool, plantation shutters, and so much more.



SOLD 260 Caryota | \$365,000

This WOW. This like new move in ready two year old home awaits you. Offering 3 large bedrooms, 2 full bathrooms, granite counters, stainless steel appliances, open floor plan, preserve front lot, house water filtration system, paver driveway, smart home technology, and so much more.

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FOR SALE 563 Venetian Palms Blvd | \$366,500

Why buy used, when you can own this brand new Johnson Built Key West style cottage series single family homes? Built of concrete block all the way up, offering a ton of standard features that are upgrades to many other local builders.



FOR SALE 545 Venetian Palms Blvd | \$435,000

Why buy used, when you can own this brand new Johnson Built Key West style cottage series single family homes? Built of concrete block all the way up, offering a ton of standard features that are upgrades to many other local builders.

PENDING 3303 Bellino Boulevard | \$549,900

Well maintained 3 bedroom, 2 bath, pool home on a corner lot with lake view. Many nice features and upgrades. All information is intended to be accurate but is not guaranteed.



PENDING 3544 Tuscany Reserve Blvd | \$849,900

Rare large one story Estate home in the exclusive gated community of Tuscany Reserve of Venetian Bay. This magnificent home offers over 3400 plus sq ft under air with 4 bedrooms, a huge den/office, 3 large full bathrooms, gourmet kitchen with real wood cabinets with high end granite countertops and stainless steel appliances.

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PENDING 561 Venetian Palms Blvd | \$496,450

Why buy used, when you can own this brand new Johnson Built Key West style cottage series single family homes? Built of concrete block all the way up, offering a ton of standard features that are upgrades to many other local builders.



PENDING 3369 W Locanda Circle | \$625,000

Rare Lakefront Paytas built customized home with 2318 square feet of living space in the perfect location. Offering captivating views of lake and fountain while you relax in your exquisite hot tub. Beautifully landscaped lot with aluminum fenced backyard compliments outdoor living and offers plenty room for a pool if one is desired.

PENDING 559 Venetian Palms Blvd | \$364,000

Why buy used, when you can own this brand new Johnson Built Key West style cottage series single family homes? Built of concrete block all the way up, offering a ton of standard features that are upgrades to many other local builders.



SOLD 3309 Meleto Boulevard | \$449,900

Welcome to this move in ready masterpiece. Lakefront beauty offers 3 large bedrooms with a full size den/office (we are calling it the 4th bedroom) with glass french doors and 2 full bathrooms.

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

PRSR STD
ECRWSS
U.S. POSTAGE
PAID
EDDM Retail

Local Postal
Customer



strengthened through our
NATIONAL REACH
dedicated to our
LOCAL COMMUNITY

Now Ranked #238 - Forbes Fortune 500



31.5% Market Share Overall Market Share	\$1.8 Billion Claims Reserve	348 Thousand Direct Orders Closed Q2 2022
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Are you ready to take your business to the next level?

Laurie Roshelli
Business Development Executive
386-324-1995

Visit our office!
304 N Causeway
New Smyrna Beach, FL 32169