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A healthy start to the New Year!

January is a time of renewal and rejuvenation for many – and that includes health. Kick-start your commitment to a healthier and happier *you* with a recipe that is both delicious and low calorie! Try it with a heart-healthy soup or even a lunch-time salad.

Good for You Cornbread

Prep time: 10 minutes | Cook time: 25



Ingredients: 1 cup cornmeal, 1 cup flour, ¼ cup sugar, 1 tsp baking powder, 1 cup low-fat (1 percent) buttermilk, 1 large egg, ¼ cup soft tub margarine, and 1 tsp vegetable oil (to grease the baking pan)

Directions: Preheat oven to 350 °F. Mix together cornmeal, flour, sugar and baking powder. Then in another bowl, combine the buttermilk and egg, and beat lightly. Slowly add the buttermilk and egg mixture to your dry ingredients. Add the margarine and mix by hand or with a mixer for 1 minute. Bake for 20-25 minutes in an 8x8 inch greased baking dish. Cool. Cut into 10 squares.



In Chinese astrology, the dragon is the only animal of the Chinese zodiac year that is not real. The dragon holds special

significance for the Chinese people. In Chinese astrology the dragon was seen as a powerful, almighty king because it was made up of parts of different animals such as a tiger, fish, snake, and an eagle.

The Chinese dragon was not seen as threatening or evil as we do in the west - rather a symbol of power, superiority and rule.

Even today, the Dragon is a revered symbol. You can see many sculptures and carvings of the dragon in China. The Chinese associate the dragon with power and wisdom.

In Chinese astrology, being born in the Year of the Dragon, is very special. A dragon person usually stands out as befits a dragon. They are powerful and wise. Therefore, in Chinese astrology, the dragon person tends to be a "doer" – bold and accomplished.

Source: <http://www.about-sichuan-china.com>

Common First-Time Home Buyer Mistakes

1. They don't ask enough questions of their lender and end up missing out on the best deal.
2. They don't act quickly enough to make a decision and someone else buys the house.
3. They don't find the right agent who's willing to help them through the home buying process.
4. They don't do enough to make their offer look appealing to a seller.
5. They don't think about resale *before* they buy. The average first-time buyer only stays in a home for four years.

Source: Real Estate Checklists and Systems, www.realestatechecklists.com.



Is A Newly Built Home Right For You?



There's just something very appealing about a new home. You get to design it – from the floor to the ceiling and everything in between – to your taste. Buying a “*Builder Home*” is similar in many ways. You are often able to choose from a variety of plans, the style, size, and any number of upgrades to make your home uniquely yours within your budget.

Just like building a home takes a lot of effort and due diligence on the part of the homeowner, so does buying from a builder. In some cases the quality of the construction can be questionable, and it's not unknown to hear about a builder losing their financial backing, forcing them to close construction on entire subdivisions. That being said, doing your home-buyer homework and employing experts can alleviate

most potential pitfalls. Here are a few areas every buyer needs to be aware of before purchasing a home from a builder.

Use a real estate agent Home builders will give you the option to use one of their representatives. While they are licensed to sell you a home, they have a vested interest in the sale of one of *their* builders' homes. A real estate agent working on your behalf as a fiduciary has to disclose both the positive and negative characteristics of the home throughout the entire purchasing process. An experienced Buyers Agent will also use their proven negotiating skills to get you the most home for your money.

Research the builder's reputation This is quite possibly one of the most important steps of the buying process. When you purchase the home, you're also purchasing trust in the builder and their quality of work. Your builder should understand that their reputation matters and that they should live up to their promise of craftsmanship, quality, and to be available during and after the construction. To learn more about the builder, contact homeowners who have bought from them before as well as Home Owner Associations (HOAs) of neighborhoods where builder homes are popular. Real estate agents who have worked with builders before are also a highly trusted resource and can ask their network to uncover any unpopular opinions that might send warning flags your way.

Consider hiring your own lender Another home buyer best practice is to shop around and interview lenders through your bank or through other trusted recommendations. If you're confident of the builder and trust that they are working in your best interest, using their lender is a perfectly acceptable option.

Obtain legal advice to review the contract The purchase agreement drafted between the builder and the buyer is designed to keep all parties out of court. But it's just as critical that the contract contain the buyer's best interests.

Hire a home inspector In addition to an experienced real estate agent and lawyer, a qualified inspector offers you valuable insight into the construction of the new home.

Be realistic about upgrades Builders make most of their money on the upgrades: anywhere from 5 to 20% on top of the base price of the home. If upgrades are on your “wish list” make sure they are within your price range. Be sure to research the price per upgrade to determine if it would cost less if you did it yourself after the purchase of the home. And be aware that some builders consider nearly everything an extra-cost upgrade from lawns and landscaping to phone and cable TV jacks.

Understand your financial obligations In addition to the typical expenses such as property taxes, dwelling insurance, HOA fees, etc. be aware that there might be expenses you hadn't thought about such as Impact Fees or CDD Fees.

If you are currently working with another Broker, please do not consider this a solicitation.



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