## 2014

OCTOBER



on Czaya

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2002

Red Pepper, Potato, and Ricotta Frittata

#### Ingredients

- 1 jarred roasted red bell pepper
- 12 large eggs
- 1/2 cup freshly grated Parmesan cheese
- · 3 garlic cloves, minced
- · 2 tablespoons chopped fresh flat-leaf parsley
- 2 tablespoons chopped fresh chives
- 3/4 teaspoon salt
- 1/4 teaspoon pepper

• 16 frozen rosemary-and-garlic potato wedges, thawed

#### Preparation

1. Preheat oven to 350°. Tear roasted red bell pepp er into bite-size pieces to equal 1/3 cup.

2. Whisk together eggs, Parmesan cheese, garlic, parsley, chives, salt, pepper, and 1/4 cup water in a large bowl until frothy.

3. Pour half of egg mixture into a lightly greased 10-inch ovenproof nonstick skillet. Place potatoes in a single layer over egg mixture. Pour remaining egg mixture over potatoes. Dot ricotta by tablespoonfuls over egg mixture, and top with red pepper pieces.

4. Bake at 350° for 35 to 40 minutes or until puffy and set. Serve immediately.



When you feel the cool breeze and the crisp air, you know that the fall season is coming and the summer sunshine is leaving. Autumn has a particular beauty that only the

eye can describe. It is a beauty that you have to experience with all of your senses.

Here in Tampa Bay, it's a little more subtle, but we still get a sense of the changes. We can finally crack open those doors and windows and turn off the A/C. The trees take on amber, muted reds, and umber tones. There's a special feeling in putting on long sleeve shirts and an extra blanket at night. We savor the smell of warm apple cider simmering and the taste of sweet pumpkin butter spread on our morning toast.



### **Decorating Idea**

Wrap a straw place mat around a bouquet for a festive fall look.







# How to Buy and Sell your Home at the Same Time



For many homeowners, buying and selling a home at the same time raises a lot of questions. When do you start looking for the new home? At what point do you put your current home on the market? And what happens if you get an offer on your current house before you close on another one?

The key to combining your buying and selling process is timing. When you are able to make smart timing decisions you'll increase your chances of moving seamlessly from one house to the next. While that process is not completely within your control, there are certain steps you can take early on to make the transition easier as you come closer to closing on a home.

Find an expert. A good real estate agent is a reliable and knowledgeable expert on buying and selling a home at the same time. They understand current market trends that will help you expertly time your transition to the new house AND get the most money when you sell your home.

Know the Market. Here in Florida, it's "Snowbird" season and that can dramatically change the buying market. Snowbirds have very different desires than the traditional family which needs to weigh in factors such as schools, work opportunities, and lifestyle. A real estate agent is a great resource to help you understand your local market at various "seasons" of the year.

Know your Finances. Before the real estate shift in 2008, homeowners often leveraged the equity in their home to open a home equity line of credit (HELOC). They would borrow 95 to 100 percent of the home's value and then use that money toward the down payment of the new home. This made it really easy to close on a new home and sell the current home quickly. Today however, depreciated home values and strict lending options have made it difficult to open a HELOC. Yet, homeowners who have enough equity to sell their existing home and can come up with a down payment for another one are going to have an easier time buying and selling at the same time. As you look at your options, know where you stand financially, how much equity you have in your current home, and how much money you can reasonably use toward the down payment of a new house. And, know that there are other options for those homeowners who may not fall into that category.

Make a Few Quick Fixes. Price and condition are the two most important factors that affect the salability of your home. Investing some money to spruce up the yard, redo kitchen cabinets, or even repaint the walls has proven to significantly increase the likelihood that your home will sell faster.

Start Shopping for a Home. If you and your agent agree that listing your home is a good decision, you'll need to start your own home search process. Start looking at homes before you put yours on the market, so you can narrow down your neighborhoods, must-haves, and so you have an idea of how quickly you will be able to find your next home based on your search criteria.

When you are ready, move forward and list the home. Putting your home on the market is a careful dance that depends largely on how fast you think you will be able to find and close on your new home. The previous step will help you make that decision. If you put the home on the market and the right buyer comes along quicker than you anticipated, there are contingencies you can add to the contract to give you extra time to find your new home.

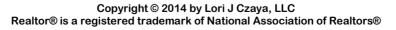
Buying and selling a home at the same time has its challenges, yet homeowners make it happen every day. I'd be happy to walk you through some of the buying and selling scenarios or even begin your home search process.





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





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Our Granddaughter, Clara Grace, turned two.

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MLS#: W7603149 (Single Family Home) Price: Call 727-534-3141 for price or showing appt Year Built: 2002

County: Pasco County City: Trinity, FL ZipCode: 34655

**Remarks:** A beautiful Samuelsen-built 3/2/2 plus Den in the highly desired community of Fox Wood in Trinity. The Den with double entry doors can be easily converted to a 4th bedroom. You'll be greeted to a magnificent view of the Great Room appointed in oak hardwood flooring and the solar heated swimming pool. The open floor plan includes a large Master bedroom split from the two secondary bedrooms for privacy and has a French door to the covered, screened lanai. The large, tiled kitchen features Corian hard surface counter tops, wood cabinetry, and a separate breakfast area overlooking the pool. The elegant formal Dining Room has a double tray ceiling. The large .20 acre lot is on a low traffic cul de sac street and is beautifully landscaped with mature Florida greenery. Fox Wood is a gated community with parks adjacent to Fox Hollow Golf Course and near the 8,000 acre Starkey Wilderness Preserve. Fox Wood has no CDD fees. It is an easy commute to Trinity Medical Center, Tampa, the airport, restaurants, entertainment, beaches and shopping. Live the dream. Live the Florida lifestyle at its finest.

This listing provided courtesy of Florida Luxury Realty and Lori J Czaya LLC



MLS#: W7601374 (Condo) Price: Call 727-534-3141 for price or showing appt Year Built: 1990 County: Pinellas County City: Palm Harbor, FL ZipCode: 34684

**Remarks:** Welcome to Bentley at Cobb's Landing. This beautifully appointed condo has 3 bedrooms with 2 full baths plus a large loft; the largest floor plan available at Cobb's Landing. Beautifully painted in neutral tones throughout, newer carpeting, upgraded lighting fixtures, and premium ceiling fans are the perfect touch. The loft can be used as guest quarters or 4th bedroom, an office, or for entertaining. The great room has vaulted ceilings for an open, spacious feel. Relax with your morning tea on your screened balcony which overlooks the courtyard. Maple cabinets, granite countertops, and stainless steel appliances adorn the tiled kitchen which is conveniently adjacent to the dining area. The master bedroom has a large walk-in closet and a master bath with maple cabinetry and a granite countertop while the split floorplan, secondary bedrooms have double door closets. There is also an inside washer and dryer. You will get a covered carport and storage. Live in comfort and security in this gated community which includes a community pool, spa, fitness center, playground, and even a car wash station. Cobb's Landing is convenient to shopping, restaurants, beaches, the airport, and more. Enjoy the Florida lifestyle at Cobb's Landing.

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