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FOR INFO

Understanding MORTGAGE PRE-APPROVAL

Getting pre-approved for a mortgage is a crucial step in the home buying process. It shows sellers that you're a serious buyer and helps you determine your budget. Here's what you need to know:

- **Why Get Pre-Approved?** Pre-approval gives you a clear idea of how much you can borrow, making your home search more focused and efficient. It also strengthens your offer when you find the perfect home.
- **The Pre-Approval Process:** You'll need to provide your lender with financial information, such as income, assets, and debts. The lender will then review your information and provide a pre-approval letter.
- **Exploring Loan Options:** There are various mortgage options available, each with different terms and interest rates. Discuss your needs and goals with a lender to find the best loan for your situation.

Don't wait until you've found your dream home to start the financing process. Get pre-approved today and be prepared to make a strong offer when the time is right.

February MAINTENANCE CHECKLIST

- ✓ CLEAN REFRIGERATOR COILS.
- ✓ CLEAN RANGE HOOD FILTER.
- ✓ FLUSH WATER HEATER.
- ✓ TEST GFCIS.
- ✓ CHECK & ORGANIZE TOOLS & EQUIPMENT

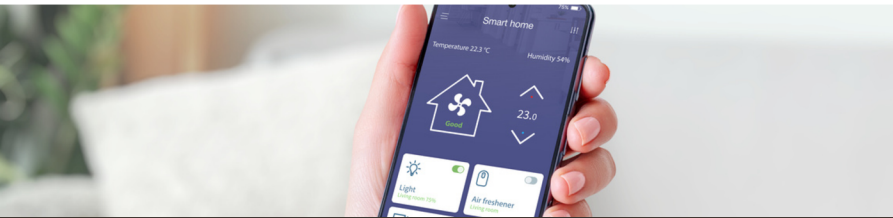
SMART HOME TECHNOLOGY

for Safety and Convenience

Smart home devices are becoming increasingly popular, offering homeowners enhanced security and energy savings. Consider these options:

- **Smart Thermostats:** Control your home's temperature remotely, program schedules, and save energy.
- **Smart Security Systems:** Protect your home with door/window sensors, motion detectors, and security cameras.
- **Smart Lighting:** Control your lights with your voice or smartphone, set schedules, and enhance security.
- **Smart Doorbells:** See and speak to visitors at your door from anywhere, increasing security and convenience.

By incorporating smart home technology into your home, you can enhance your safety, convenience, and energy efficiency.



CHOCOLATE LAVA CAKE

These decadent chocolate lava cakes are rich, gooey, and perfect for a romantic dessert.

INGREDIENTS INCLUDE:

Butter, chocolate, eggs, sugar, flour, and vanilla extract.




FEATURED LISTING



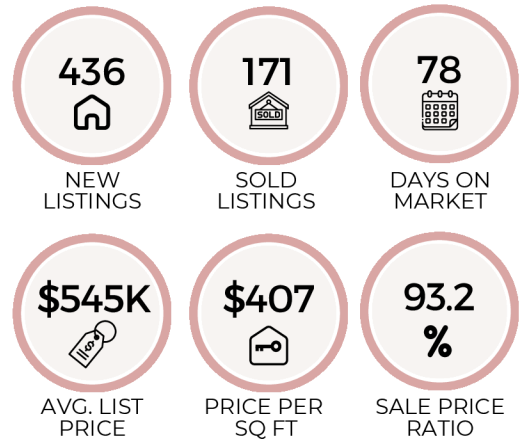
LISTED AT: \$399,900

3070 HARPOON LANE
SAINT JAMES CITY, FL 33956

			
\$321/SQ.FT	1,246 SQFT	3 BEDS	2 BATHS

MARKET UPDATE

FEB. 2024 - FEB. 2025



Pine Island LOCAL EVENTS

- FEB. 5TH FISHING SEMINAR W/ CAPT CHUCK
@ 6:00PM PINE ISLAND COMMUNITY CHURCH
- FEB. 9TH REGGAE BEACH PARTY
@ 3:00PM JUG CREEK MARINA
- FEB. 15TH CHILI COOK OFF
@ 4:00PM 2 FISH INN-ST. JAMES CITY
- FEB. 22ND PINE ISLAND GARDEN GALA
@ 9:00AM SJC CIVIC ASSOCIATION
- FEB. 27TH VOLUNTEER TAG-A-LONG
@ 9:00AM BIG WATERS LAND TRUST

CALL US FOR A FREE MARKET ANALYSIS
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