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Lenny Hanapel invites you to...

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**Lenny Hanapel -
the
Legends
of
Real Estate**

The Service You Deserve

The purchase or sale of a home is one of the most significant transactions, both personally and financially, most people make in their lifetime. This process can be complex and challenging. That is why I believe a happening of this importance deserves the best service possible. How do I accomplish this? I believe in offering a level of service that exceeds my clients' needs and desires. I do this by viewing them as the most important part of the business. I respect my clients and treat them the way I want to be treated. I make communication a priority by being easily accessible and adapting communication methods to suit each and every client. I listen intently then explain all options available so that

informed decisions can be made. Excellent customer service is letting those I work with know that it is perfectly acceptable to change their minds or rethink a decision before signing the contract. It is being understanding, kind, compassionate, and supportive. It means staying calm and patient during trying times, working both hard and smart, having a strong desire to do what is right, and never being satisfied until my clients are.

Because mortgage interest rates are very low, the real estate market is extremely active. Now is the perfect time to buy a new home and/or sell your current home. If you are ready to make a change, please let me help you. Contact me today so we can get started. Thank you for your business and referrals.

Fall Maintenance Checklist

Seasonal changes prompt homeowners to prepare their homes for cooler weather. Performing important fall maintenance checks around the interior and exterior of your home could prevent time consuming repairs and costly damage. The following tips will help you with your "to do" list:

- Consider hiring a professional to check your heating system to ensure optimal

performance and to discover any problems.

- Replace the filter in your furnace.
- Make sure your smoke alarm and carbon monoxide detectors are working properly and the batteries are charged. They should emit a light if they are working properly.
- Call a professional chimney sweep to clean your chimney and inspect it both inside and out for any unsafe conditions.
- Consider installing caps or screens over the chimney opening and attic vents to keep out items or unwanted animals.
- Remove any debris such as nests and leaves from your electrical outlets.
- Inspect your roof for missing and loose shingles or any other possible damage.

- Clean out clogged gutter downspouts and gutters to eliminate rainwater back-up.
- Repair or replace caulking and weather stripping around doors and windows.
- Repair any gaps in doors and windows to keep warm air in and cold air out.
- Drain and disconnect all garden hoses from spigots to prevent freezing water.
- Take care to insulate pipes known to freeze before extreme cold weather arrives.
- Find out where your water shut-off valve is located and how to easily turn it off.
- Give your porches, decks, and fences an additional coat of water-repellent sealer.
- Trim tree branches that are low or touching your roof, windows, or power lines.
- Fertilize the lawn to ensure healthy grass in the spring; water afterwards.
- Properly winterize all warm weather lawn equipment. For best results, refer to your owner's manual or consult a professional.
- Get your outdoor winter equipment ready for use. For best results, refer to your owner's manual or consult a professional.



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PLEASE RECYCLE



Advantages and Disadvantages of Escrow Accounts

When you purchase a home and take on a mortgage, your lender may require that you pay additional money each month to cover your homeowners insurance and property taxes. In some cases, private mortgage insurance and homeowner's association (HOA) fees can be included. These funds are deposited in special escrow accounts (or impound accounts). Since taxes and insurance are constantly reassessed, your mortgage company will review each of these expenses on a yearly basis to make sure they are collecting the right amount. You will be notified of any change to your monthly payment.

With the exception of FHA and USDA programs, escrow accounts are not mandatory. Lenders allow borrowers to pay these fees directly depending on the type of loan that is chosen and down payment amount. First time home buyers or those making a down payment of less than 20 percent are typically required to pay into an escrow each month. If you have an option of setting up this type of account with your lender, here are some advantages and disadvantages to consider:

Advantages

Paying your escrow each month is convenient since your mortgage company will disperse the payments for you.

You never have to be concerned about having a shortage of funds, due dates, missed payments, or penalties.

Your lending professional may offer you a lower mortgage interest rate as an incentive to set up an escrow account.

If you sell your home, the balance is refunded to you.

Disadvantages

Your payments will be higher with these expenses added.

Your mortgage will not always be the same each year since insurance premiums and property taxes almost always fluctuate.

This is not a savings account to draw from.

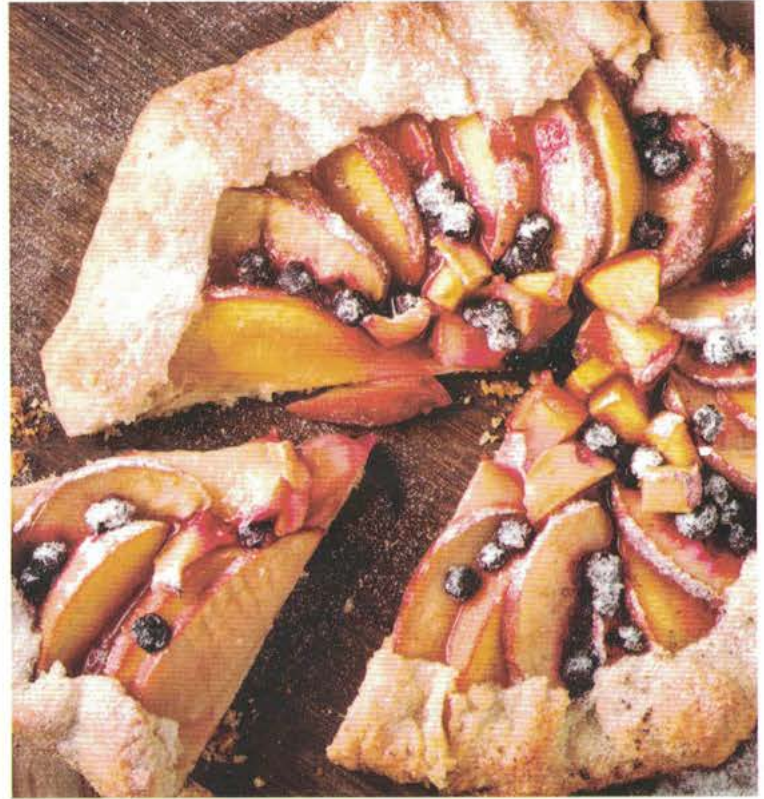
In most states, the mortgage company is allowed to keep all the interest earned on the escrow account.


You may be required to keep a minimum balance in your accounts, usually a minimum of two month's expenses.

Rustic Fall Galette

4 cups thinly sliced apples (add 1/2 cup of blueberries, blackberries, raspberries, or plums to apples if desired)
2 tablespoons white sugar, or more to taste
1 tablespoon cornstarch
1/2 teaspoon ground cinnamon
1/2 teaspoon pure vanilla extract
1 (9 inch) prepared pie crust
Heavy cream and sugar and cinnamon for sanding

Preheat oven to 400°F. Grease a baking sheet. Combine apples, sugar, cornstarch, cinnamon, and vanilla extract together in a bowl. Place pie crust on the prepared baking sheet. Spoon apple mixture into the center of crust, leaving a 2-inch border. Fold crust over the edges of the apple mixture. Brush with cream and sprinkle liberally with sugar and cinnamon mixture. Bake in oven until apples are tender and crust is golden, about 30 minutes.



 *Clip and save recipe for future use.*

Lower Drug Costs

There are several ways to help save money on your prescription drugs. One of the most common is to switch to a generic drug. Certain brand-name drugs have generic substitutes that have been on the market for awhile and are usually available at a lower cost. Unless your doctor has indicated otherwise, your pharmacist should be able to switch them out.

You may also be able to use a coupon



to lower the cost. Drug manufacturers often offer discount coupons for certain brand named drugs on their websites. Many times doctors have the coupons at their offices as well. There can be limitations such as a timeframe or refill limit for these programs and some types of coverage will not allow use of coupons.

Instead of automatically going to your local pharmacy for your prescriptions, take a little extra time to shop around. Recent studies reported surprising price differences among pharmacies. The reasons vary; some pharmacies have in store programs they offer to people without insurance, staff members might use store coupons, vouchers, etc., and some will use a combination of both. You can call to check the price of your prescription before you have it filled to save time and effort.

One of the surest ways to lower your cost is to understand your insurance plan's formulary. This is the list of generic and

brand name prescription drugs covered by your health plan. This list will indicate if there is a generic alternative, what the co-pay is, or if you must pay a percentage of a brand name drug. The formulary can be confusing since it is normally broken down into several categories (called tiers). Do not hesitate to contact your insurance company for any clarification needed. Discuss the formulary with your doctor so that he or she can select an appropriate medication for you at the lowest cost.

If you are starting a new medication, see if your physician will write the prescription for a small amount until you know if it is right for you. Or better yet, ask for samples. Many times the office will have them on hand to offer patients.

And most importantly, do not hesitate to ask for help. There are numerous programs available for people with limited income and resources. The key is to discuss this with your medical providers.



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The right skills combined with Ethics, Enthusiasm, Effectiveness and Experience are what my services are all about, and it is with this premise that I approach each customer.

Every purchase and every sale is unique!

As a property owner and consumer, you should expect a pleasant experience and results whenever buying or selling a home. That's what I strive to provide.

My knowledge of the Greater Jacksonville market is available to attend to your real estate needs. My expertise extends to oceanfront, waterfront, equestrian and single-family homes, vacant land as well as acreage, whether located in new or established communities.

My Personal Commitment...

I devote our energies to:

- Meeting your needs
- Representing your interests above all others
- Finding the right property for you
- Negotiating the right price for you
- Structuring the transaction in your best interest

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Your referrals are greatly appreciated.

Healthy Snacking

We often hear that snacking is unhealthy, however research shows that it can be good for us if done in moderation and includes the right choices. In fact, healthy snacking during the day helps curb cravings, fights weight gain, boosts brain power, and gives us needed energy.

There are easy ways to incorporate healthy snacking into a diet. First, keep nutritious choices on hand. Make sure you stock your cupboards. At work or when traveling, skip the vending machine by bringing a packed snack from home. Dieticians suggest that you make snacks count. Since most people do not get their daily requirements of fruits and vegetables through meals alone, consider eating foods that help provide these essential vitamins and minerals between meals. Also, snack mindfully. A recent study found that people who ate without distractions felt more satisfied. So,

whenever you snack, take time to enjoy it as opposed to eating on the run.

The American Heart Association lists the following items as heart healthy snacks: **Munchies that crunch** - apples and pears, carrot and celery sticks, roasted chickpeas, broccoli and cauliflower florets, popcorn, rice cakes and whole-grain crackers, nuts and seeds. **Snacks that satisfy** - whole-grain toast with peanut or almond butter, cherry tomatoes with hummus, low-fat or fat-free cheese, plain low-fat or fat-free yogurt, fruit and veggie smoothie. **Snacks to curb your sweet tooth** - canned fruit (in natural juice or light syrup), thin slice of angel food cake or homemade banana-nut bread, baked apple, raisins, dates, figs and other unsweetened dried fruits, frozen banana and grapes, fresh fruit salad. **Thirst quenchers** - plain or sparkling water (can add fruit), fat-free milk, plain soymilk or almond milk, unsweetened tea or coffee, 100% fruit juice, low-sodium tomato or mixed vegetable juice.

