



Real Estate the Easy Way

Volume 3, Issue 1

1st Quarter Edition

2009

In this Issue

- Lease to own options
- Residential Asbestos Exposure
- Market Updates
- Website Updates
- Recipe Ideas



This month's featured listing: Nautical Ct.

This 4/2 1/2 Waterfront home includes intricate details and 3450 sq. ft of Luxury

[For more information:](#)
www.jennifermackay.com

Jennifer Mackay
(850) 774-6582
jennferim@jennifermackay.com
www.jennifermackay.com

SOLD

Lease to own options

With the current economic situation throughout the world, lease options and lease purchases are becoming more common every day.

Lease purchase agreements may be considered by sellers of hard-to-sell properties or during times of economic downturns. When a property is difficult to sell for whatever reason, the seller would be able to obtain a buyer with a conventional mortgage from a lender to purchase the property. As lenders require more stringent terms and offer fewer options for

buyers, buyers often turn to lease options and lease purchases to obtain home ownership.

If you're a cash-challenged potential home buyer, a lease-to-own agreement may be an option of buying a home and accumulating a down payment.

Let's examine some of the benefits of lease options and lease purchases for both sellers and buyers.

So what exactly is a lease-to-own or lease-option agreement?

A lease-option agreement is a lease that allows a potential buyer to occupy a home as well as providing an option that allows the buyer to purchase the property in the near future at an agreed-upon/negotiated price.

For more information on Lease to own options:

Read the entire article on my website:

www.jennifermackay.com

"When you're here...

You're home!"

Residential Asbestos Exposure

If you are thinking about purchasing a home that was built prior to 1980, the chances of that home including **asbestos** products, for example, attic insulation or ceiling tiles, is especially high.

Before you buy a new home, it is vital to speak with your realtor about the likelihood of asbestos within the structure. Your realtor may recommend hiring a licensed home inspector to examine the home and point

out any asbestos-containing materials, as well as any other health contaminants, that might be present.

If a home inspector does find asbestos, it is absolutely essential that it be removed by a qualified **asbestos abatement** technician, as contact with asbestos – even in diminutive amounts – can lead to the development of mesothelioma, a fatal type of cancer that does not have a cure.

Before you procure an older residence, it is necessary that you and your realtor take all of the needed steps to ensure

that your possible new home is free of all health hazards, including asbestos.

If you'd like more information on Asbestos Exposure:

Read the entire article on my website:

www.jennifermackay.com



Realtor®

Panama City Real Estate Market summary update

Here are the latest market statistics for January:

Condo Market

Total available (Active): **1,551** Total sold in month: **25** Percentage of sold: **1.6%** Absorption Rate: **65 months**

Housing Market

Total available (Active): **2,748** Total sold in month: **90** Percentage of sold: **3.2%** Absorption Rate: **30.5 months**

If you require additional information contact me directly.

Website Updates

We're growing all the time!

- New foreclosure and short sale searches
- New team members
- New real estate auction sign up
- New Bay County School comparison page
- New international investment listings
- Enhanced Open house schedule page
- New Panama City Business directory

Upcoming Events

Gun Show - 1st weekend in Feb.

Bands at the Grand—Feb. 12th

Annual Spring Festival of the Arts - First week May

View my [neighborhood calendar](#) for additional upcoming events at www.jennifermackay.com

Recipe and Quick meal Ideas

This issues recipe is a guaranteed favorite.

Chicken Parmigiana!

Boneless Chicken Breasts

1-2 Eggs

1/4 cup Milk

Bread Crumbs

Red Pepper Flakes

Italian Seasoning

Mozzarella Cheese

In a large shallow bowl beat eggs.

Place Bread Crumbs, red pepper and seasonings on a plate and combine

Dip chicken breasts in egg and dredge in bread crumbs.

I use a deep fryer set on 360 and cooked for 5-7 minutes but you can use a frying pan with oil about 1/2

deep or enough to cover breasts 1/2 way.

Place cooked chicken breasts in a shallow baking dish, cover with sauce and Mozzarella cheese and bake for 15-20 minutes

Serve with Pasta. Can also be frozen for later use.

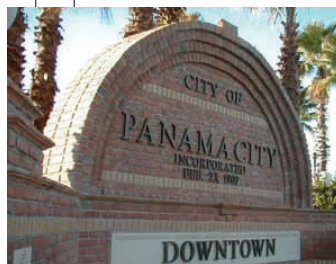
Referrals always accepted and appreciated...

My business thrives on referrals. As a Realtor, much of my business comes from word of mouth.

I always appreciate hearing how a satisfied customer has referred a friend or relative to my services.

Please feel free to contact me **IF:**

You have a friend or relative who



can benefit from my services.

You know anyone who would enjoy receiving a copy of this newsletter.

You have a question about your

property or neighborhood.

You would like information regarding any type of property you're interested in.

You are interested in a free, no obligation Market Analysis of your property.