



Our Classic Real Estate Service Gets You Classic Results!

Quarterly Newsletter

Jana Bantz & Associates

2013

When someone mentions “the cut-down, turned around, rolled back house” in Summerville do you know which property they’re talking about? That home, located at 100 Marion Avenue, is one of my favorite properties in the historic district. We all make history in our homes and this one has quite a story to tell! The original home faced Carolina Avenue and was elevated approximately 5 feet off the ground on brick pillars. It remained that way until the property was purchased by Ralph Sullivan in 1951. With five children to raise; Mr. Sullivan needed more space so he began an amazing renovation that captured area resident’s attention as they watched the changes unfold. The house was rolled back from the corner, lowered, and turned to face Marion Avenue. Its 14 foot wide entry hall was reduced to 11 feet; a master bedroom and bath were added as well as additional storage space. The contractors did exceptional work and were able to move the home without disturbing the chimneys, interior or porches. During the process the original fireplaces, mantels, picture molding and door lintels were also carefully preserved.



The exact date the home was built is unknown. Dorchester County tax records indicate 1875 but an historical account in the book “Beth’s Pineland Village” estimates building took place sometime between 1890 & 1900. The original owner, Rev. Thomas Hopkins, D.D., was the priest of St. Mary’s Catholic Church in Charleston from 1891 until 1904. Upon his death in 1904, Rev. Hopkins left the property to the Order of Sisters of Our Lady of Mercy to house their members. Mr. Urban Kennedy purchased the home from the Sisters in 1946 and resided there until 1951 when the home was sold to the Sullivan’s who still own the property today. The grounds are manicured and the home is a stunning example of the beautiful history we all get to enjoy every day in the Low Country. Each of our homes has a history, whether they’ve withstood the test of time or were recently built. Treasure those memories and keep an accounting for future owners. They’ll be glad you did!

The Charleston area is booming and our housing market is reaping the benefits. Sales so far this year are the best we’ve had since 2008. Low interest rates and an optimistic outlook on the future are bringing out home buyers that had been hesitant to purchase in recent years. Prices are inching up slowly which is a sign of a healthy recovery. Our listing inventory is holding around 6,500 home and builders are ramping up their inventory levels in anticipation of strong buyer activity through the end of the year. Interest rates have risen slightly in the past few weeks, but at a 4% - 4.5% rate, mortgages are still very affordable and your monthly house payment will be less than rent for the same size home.

If you’ve been thinking about buying or selling a home please call us today. We’ll give you factual information, the tools you need to be successful and carefully guide you through the process with professional, kind and caring service. It would be a pleasure to be your Realtors!

Our Team is Experienced in Providing Professional Services for Residential Real Estate Sales and Purchases including Single Family and Multi Family Residences, Short Sales, Foreclosures, HAP, Vacant Land and Investment Properties. It would be a pleasure to work with you. Please don’t hesitate to contact us anytime.

Jana Bantz & Associates: Specializing in all Fields of Residential Real Estate:

*Resale Homes, New Construction, Bank Owned Properties,
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Check Out Our “Classic” Video on Facebook at Jana Bantz & Associates.



Sales Statistics



41 Homes Sold & Closed in the First 6 Months of 2013

Termite Bond vs Termite Inspection When You Sell Your Home

I already have a termite bond so why do I have to pay for a termite inspection as part of the sale of my home? That's a question I hear frequently so I thought I would give a brief explanation of the differences between the two, and how they affect you when you sell or buy a home here in the Low Country.

A *Termite Bond* is an insurance policy for your home that addresses a possible termite infestation. There are two types of bonds. A **Service Bond** offers coverage to treat the termites only and is usually the least expensive program available. A **Full Repair Bond** not only treats the insects, it also covers the cost of repairs from damage caused by the infestation. A **Full Repair Bond** will cap the cost of repairs to be covered should you have an infestation that results in damage. A **Full Repair Bond** is always preferable if you can afford the initial cost. You pay up front for an initial treatment with a chemical compound that stays active for 5 – 10 years (on average). After the initial treatment, the company does a visual inspection of the structure on a routine basis to look for termite activity. With any termite bond there will be two costs – the initial fee to treat the property plus an annual fee to keep the bond active. The costs will vary both by company and by the size of your home so it pays to shop around. There is a newer method available called a baiting system which includes stations around the perimeter of your home that are checked monthly for termite activity. A *Termite Bond* is simply a guaranteed policy to eradicate termites and, depending on the type of bond, make necessary repairs.

When you sell or buy a home, a separate termite inspection is required for most loan programs. This inspection is more involved and addresses not only wood destroying insects, but any damaged wood, high moisture issues, active leaks, dry rot and fungi. The inspection report will be presented on a form provided by the Clemson University Department of Pesticide Regulation, *also known as a CL-100*. This inspection is time sensitive and in order to be valid must be performed no more than 30 days prior to closing. The report will include any damages seen, the suspected cause of the damage, if there is evidence of the home ever being treated for termites, if there are areas that are obstructed from view with a description of what those areas are and a recommendation for a licensed contractor to assess any areas of concern.

Sales Statistics

January 1, 2012 – June 30, 2012

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| 8034 Shadow Oak Dr., Oak Bluff, Sold in 8 Days | 314 Whispering Cypress, Grand Oaks, Listed & Sold in 11 Days |
| 204 Saturn Ct., Sunburst Lakes, Listed & Sold in 7 Days | 1493 Ashley Gardens, Grand Oaks, Listed & Sold in 9 Days |
| 231 Withers Ln., Bellwood, Sold in 47 Days | 302 Seneca River, Lakes of Summerville, Listed & Sold in 8 Days |
| 331 Cohen, Hawthorne Place, Sold in 23 Days | 109 Eagle Ridge, Bridges of Summerville, Listed & Sold in 3 Days |
| 235 Dupont, Oakbrook Comm., Listed & Sold in 121 Days | 197 Moon Dance, Sunburst Lakes, Listed & Sold in 3 Days |
| 3608 Pimmit Place, Spencer Creek Woods, Sold in 29 Days | 8444 Middle River, Taylor Plant., Listed & Sold in 186 Days |
| 622 Savannah Rv., Lakes of Summerville, Sold in 142 Days | 9118 Maple Grove, Wescott Plantation, Sold in 25 Days |
| 108 Sylvan Ter., Quail Arbor V, Listed & Sold in 271 Days | 256 Silver Cypress, Legend Oaks Plantation, Sold in 109 Days |
| 309 Dupont Way, Oakbrook Commons, Sold in 304 Days | 205 Caveson, Huntington Farms, Listed & Sold in 391 Days |
| 104 Salinas Ct., Plum Creek, Listed & Sold in 62 Days | 109 Avalon Rd., Brookwood, Sold in 12 Days |
| 2068 Briar Bend Rd., Winterseat, Sold in 204 Days | 1211 Valley Forge, Whitehouse Plant., Listed & Sold in 199 Days |
| 3523 Galaxy Rd., Paddock Pointe, Listed & Sold in 94 Days | 221 Silverwood, Legend Oaks, Listed & Sold in 22 Days |
| 209 Fort St., Ashborough, Sold in 169 Days | 177 Back Tee, Legend Oaks, Listed & Sold in 6 Days |
| 111 Wampee Curve, Irongate, Listed & Sold in 13 Days | 208 James St., Waring Hall, Listed & Sold in 107 Days |
| 1934 Wild Indigo Way, Tanner Plantation, Sold in 221 Days | 117 Summercourt, Briarwood, Listed & Sold in 3 Days |
| 896 Griffith Acres, Cottageville, Listed & Sold in 13 Days | 105 Abbey, Crowfield Plantation, Listed & Sold in 3 Days |
| 205 Parkwood Dr., Shepards Park, Sold in 304 Days | 305 Prestwick Ct., Pine Forest Country Club, Sold in 2 Days |
| 422 Lander St., College Park, Listed & Sold in 19 Days | 112 Presidio, Pine Forest Country Club, Listed & Sold in 16 Days |
| 213 Shaftesbury Ln., Kings Grant, Listed & Sold in 14 Days | 1439 Quaker Rd., St. George, Listed & Sold in 63 Days |
| 9217 Creedmore, Wescott Plant., Listed & Sold in 60 Days | 117 Waylon Dr., Weatherstone, Listed & Sold in 3 Days |
| 412 Crestwood Dr., Crestwood, Sold in 109 Days | |



Grow It, Show It, Eat It!

I tried this last summer and it was a hit in our family. Fill a large decorative patio pot with loose leaf lettuce plants and enjoy an edible arrangement display. The pot fills quickly with fresh colorful leaves and your family will enjoy the delicious results daily!

It's easy to get started:

A container wide enough for the lettuce to spread; you'll want either a large round pot or a rectangular planter. Make sure the container you choose has enough holes in the bottom to allow for good drainage.

A light weight potting mix that includes organic matter - that will provide the best growing environment for your garden.

Select pre-started plants from any garden center. Mix colors and textures for visual appeal. Cluster the plants together as you select them to see how their variations will play off one another. Some favorites that can tolerate our heat are Green Leaf "Black Seeded Simpson", "Two Star", and "Craquerelle du Midi", a type of romaine lettuce.

Lettuce likes 4 – 6 hours of sunlight per day but our intense summer heat here can burn it rapidly. Using the container method keeps your garden mobile so you can move it into areas with morning light and afternoon shade to protect the tender plants.

Water regularly but don't overwater. Consistent light moisture will create the right environment.

Harvest your lettuce frequently taking the outside leaves first. Lettuce gets bitter if allowed to grow too tall and "bolt". You can cut the entire bunch off 2" above the base which will trigger the plant to make more leaves; however, you may lose the original shape of the plant and find that it's not as decorative as the original.

If your gardening efforts are successful and you want to have another planting in the fall try cool weather lettuces such as "Buttercrunch", "Four Seasons", and "Royal Oakleaf".

Mortgage Rates

U.S. daily averages as of June 2013

30 yr. Fixed: 4.50% FHA/VA : 4.25%
5/1 ARM: 3.5%

*Rates will vary and are based on credit score, type of loan, loan to value

Summer Lettuce Wraps



Snip some of that beautiful lettuce you're now growing on the patio and try this light and delicious salad. It's as pretty as a picture and a light meal during our hot summer days.

2 Firm Ripe Avocados, chopped
1 cup Chopped Seeded Tomato (I like Roma's)
2 tbl Chopped Fresh Basil
2 tbl Fresh Squeezed Lemon Juice
1 ½ tsp Finely Chopped Red Onion
1 tsp Minced Garlic
½ tsp Salt
¼ tsp Fresh Ground Pepper
4 large Green Lettuce Leaves
(Meat lovers can add chopped chicken or tuna for a nice twist.)

Wash & dry lettuce leaves, set aside. Combine remaining ingredients, tossing gently. Chop avocado last to keep it from discoloring. Spoon ¼ of the salad mixture into each lettuce leaf and secure the leaves around the base of the mixture leaving the curly end of the lettuce open to create a funnel effect. Secure the base of the salad bundle with a toothpick and place on a plate allowing the colorful filling to show out the top of the lettuce leaf for a beautiful presentation.

Have a Favorite Recipe you'd like to share? Just e-mail Jana at Jana@JanaBantz.com and it could be in

the
Next Newsletter!



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I'd like you to meet....Kate Laflen!



Kate Laflen is a delight & she is a lady on the move. Late last fall Kate made the decision to down-size her home and she gave us a call. We worked together to determine what her needs were and went to work. Now I'm happy to report that she is packing for a move to her brand new home!

Born in Atlantic City and raised in Illinois, Kate was one of 5 children. After graduating from Illinois State College in 1970 she started a very successful teaching career that spanned 18 years. Since that time she has worked in business offices, including SPAWAR where she will be retiring from her position as a contractor this fall.

While in college a friend encouraged her to write to a young man stationed in Newfoundland with the US Navy. His name was Jerry Laflen. Their very first introductions was through those letters and after 18 months of corresponding they arranged a meeting. They met in March and were married 3 months later. Kate says they truly got to know each other from the inside out and that made their love very deep and enduring.

During their Naval career, the Laflen's duty stations included Florida, Illinois, Rhode Island, Virginia Beach, Charleston SC, then Washington DC and their final orders brought them back here to the Low Country where they decided to settle. Jerry began his naval career as an air traffic controller and finished as a Lt Commander; a true testament to his leadership skills. Their son, Scott, was born in 1973 while they were stationed in Illinois and now makes his home in Virginia where he enjoys a career in computer programing and digital mapping.

Kate lost her husband in 2002 but the wonderful memories they made together keep him with her daily. She enjoys crafting, traveling and gardening in her spare time, things she hopes to pursue in earnest after retiring.

Her new home is a Summerville Cottage design that offers a southern front porch, wide central hallway and natural light throughout. The charming back porch is sure to be a favorite of Jake & Jasmine, her two cats, and the upstairs guest suite will be waiting for friends and family and future celebrations.

Please join me in wishing Kate many years of joy and happiness in her new home!

Recently Listed Properties



317 Club View Rd.
Legend Oaks
\$282,999



115 Maple Dr.
West Oaks
\$115,900



134 Spring Meadows
Bridges of Summerville
\$279,900



405 Murray Blvd.
Farmdale
\$299,000