

THURSDAY, JAN. 24
 SUNDAY, JAN. 27
 KWFWF.com
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KEY WEST
 FOOD & WINE
 FESTIVAL
 2013



What is a Buyer Representation Agreement?

If you've started looking for a home—and a real estate professional to assist you—your buyer's representative may ask you to sign a *Buyer Representation Agreement*. What is this form? Why should you sign it?

A Buyer Representation Agreement is a legal document that formalizes your working relationship with a particular buyer's representative, detailing what services you are entitled to and what your buyer's rep expects from you in return. View it as an important and helpful tool for clarifying expectations, developing mutual loyalty, and most importantly, elevating the services you will receive.

1. Receive a higher level of service. If you've formalized an agency relationship with a buyer's rep, you can expect to be treated like a client instead of a customer. What's the difference? Clients are entitled to superior services, relative to customers. While the details vary from state to state, and from one buyer's agent to another.

2. Get more without paying more. In almost every case, home sellers have already agreed to pay a buyer's agent's commission. If they haven't, you can ask your buyer's rep to avoid showing you any such homes.

3. Avoid misunderstandings. A Buyer's Representation Agreement clarifies expectations, helping you understand what you should and shouldn't expect from your buyer's rep, and what they will expect from you, which usually centers on loyalty.

4. Agency relationships are based on mutual consent. While most representation agreements specify a time period, they can be terminated early if both parties consent. Most buyer's reps are willing to end the agreement early if the working relationship isn't going well. Some buyer's reps also offer representation agreements for as little as one day, for the purpose of giving both parties a brief trial period to explore working together.

5. Strength as a team. When you and your buyer's rep work together within a formalized agency relationship, you have created a team dedicated to helping you achieve the best possible home-buying experience.



\$879,000 307 Elizabeth Key West

PRIME LOCATION—best street in Old Town
 3 units with a pool and off street parking.



1213 Georgia Key West

Great Home with Artist Cottage, prime location in Gallery District near Beach. 3 Bedrooms, 2 Baths in main house plus a cottage! Room for a pool. Plenty of parking. Owner is retiring to the Caribbean and says "Bring all offers!"



Barbara Anderson, REALTOR®



Cell: 305-896-8821

Office 305-294-6008

521 Simonton Street
 Key West FL 33040

"Any property, any time"

Fall 2012

FL DOCUMENTARY STAMP TAX



Documentary stamp tax is levied at the rate of \$.70 per \$100 (or portion thereof) on documents that transfer interest in Florida real property, such as warranty deeds and quit claim deeds. (The Miami-Dade County rate is \$.60 on all documents plus \$.45 surtax on

documents transferring anything other than a single-family residence). This tax is usually paid to the Clerk of Court when the document is recorded. The Clerks of Court send the money to the Department of Revenue and the Department distributes the funds according to law.

A reference sheet is available to help determine the correct amount of documentary stamp tax due on documents that transfer an interest in Florida real property.

Documentary stamp tax is also levied at the rate of \$.35 per \$100 (or portion thereof) on documents that are executed or delivered in Florida, for example: Notes and other written obligations to pay; Certain renewal notes; Bonds (original issuance); Mortgages; Liens.

Florida law limits the maximum tax due on notes and other written obligations to \$2,450. However, there is no limit on the documentary stamp tax due for mortgages or liens filed or recorded in Florida.

Tax is paid to the Clerk of Court if the document is recorded, or sent directly to the Department of Revenue if the document is not recorded.

Documentary stamp tax is payable by any of the parties to a taxable transaction. If one party is exempt, the tax must be paid by the non-exempt party. United States government agencies; Florida government agencies; and Florida's counties, municipalities, and political subdivisions are exempt from documentary stamp tax.

Top 10 Holiday Dangers for Your Pet



1. FOOD:

Turkey skin, rich gravies, heavily spiced foods can all upset pets' stomachs. Bones can lodge in their throats or digestive tracts. Low amounts of chocolate will sicken a dog, but too much can be lethal. If your dog does consume chocolate, you'll want to induce vomiting. You can do so by making them ingest hydrogen peroxide. Grapes and raisins, can cause diarrhea and abdominal pain in a dog, along with an increase in blood calcium levels, and can lead to kidney failure. An artificial sweetener found in some candies called xylitol has also been found to be dangerous for dogs. It can cause a drop in blood sugar and can cause liver damage.

2. CHRISTMAS TREES:

Pine needles can wreak havoc on an animals intestines. Keep the water covered as the pine sap is toxic to animals. Christmas tree farms often use fertilizer that will seep into the water, making it unsafe for the pets to drink.

3. ORNAMENTS:

Glass ornaments can be broken and possibly consumed. Tinsel and ribbon are both dangerous if consumed.

4. HOLIDAY PLANTS:

Poinsettias, Holly & Holly Berries can cause upset stomachs. Mistletoe can cause low blood pressure or heart failure.

5. ELECTRICAL CORDS & CANDLES:

They can cause electrical shock, possibly death, burns, or fires.

6. ALCOHOL:

Can cause seizures or drops in blood pressure. It could even put an animal in a coma or cause fatal respiratory failure.

7. HOLIDAY GUESTS:

Make sure they know the rules regarding your pets. No food, no alcohol, and be sure they know not to let them out.

8. STRESS:

Many animals are set in their routines, and may be upset by the change in schedule, or holiday parties.

9. LIQUID POTPOURRI:

Can cause diarrhea, and sometimes liver damage.

10. HOLIDAY TRAVEL:

Be sure if you are traveling with your pet, that they have proper ID, and are microchipped in case they escape.

M. Stratton
ARCHITECTURE

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phone 305.923.9670
1403 Catherine Street
Florida License #AR92090

Signature Spaces
1118A White Street
Key West FL 33040
305-294-4420
signaturespaces@att.net

The Closing Department, Inc.
Wendy Gonzalez
3432 Duck Avenue
Key West, FL 33040
305.293.9925
305.293.9924
wendy.closing@comcast.net

Key West
Healthy Home INC.
Cleaning Service & Property Management
COMMERCIAL • RESIDENTIAL • BOAT/YACHT DETAILING
*Think Globally...
Clean Locally*
FREE ESTIMATES
305-849-4523
Licensed & Insured

REAL ESTATE RAMBLINGS

Knowledge and information about Key West Real Estate.

Fall 2012



Stone Soup Gallery and Frame Shop
802 White Street
Key West
305-296-2080

A locals gallery.

This intimate gallery features the art of Kevin Peterson, Sean Callahan, **Marlene Koenig**, William Welch and Elizabeth St. Hillaire Nelson.

Monthly shows and the White Street Gallery Walks (3rd Thursdays) allow artists to present their new works.

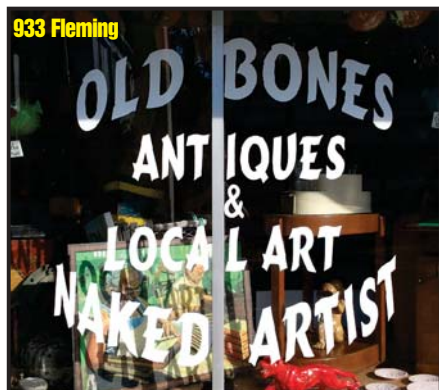
Come on by and say "Hi."



My name is **Marlene Koenig**, and painting is my artistic medium. I have been making art for over 20 years, and for the last 9 years or so my work has been involved with the use of

Encaustics. The pieces I make are created in layers – basically, I create an oil painting and then adhere a water color painting to it (usually the figures in my pieces). And then a layer of encaustic medium is then placed on top of that. Then I proceed to alternate between oil paint and encaustic pigments to create a multidimensional effect in my work.

And so, by layering the spiritual and the decorative throughout all of my work, it is my hope that the viewer of my art will take away something to enhance their own journey and make a little more beautiful the path they have chosen, and the world we live in. www.marlenekoenig.com



\$449,000

617 Fleming, #2

2 bedrooms, 2 baths Condo in Old Town. Off-street parking, pool, gated, Unit # 2 of 9-units. Easy to show. Tropical setting, lush landscaping, furnished.

Call listing agent for details:

Barbara Anderson
305-896-8821



\$635,000

Ridgeland, SC Lowland Estate

Located on Boyd Creek. On deep water with private dock, lift, floating dock. Home has 4358 ft of living area + 2 Car Garage w 2 additional garages in back. New A/C, 3 Bedrooms, 4.5 baths, office/den, 100-year-old mantle on gas fireplace, 2 master suites, 2nd floor opens to balcony. Not just a home, but a **low-country estate**.



KEY WEST BIGHT MARINA

Phone (305) 809-3983 Fax (305) 293-8369

Dockmaster (305) 809-3984

keywestbightmarina@keywestcity.com

Key West Bight is located at:

24-33.743 N 081-48.065W

Key West Bight Marina is nestled in the middle of the City of Key West's Seaport properties located in the Historic District. The Bight is a 20 acre facility that has become a major destination for those wishing to experience the ways of the old waterfront of Key West. A visitor to the "Bight" can enjoy a blend of the old with the new. You can go sailing on a historic schooner one day and go diving, fishing, parasailing or take a catamaran trip to the reef the next.

Key West Bight Marina has quickly become the most sought-after marina facility in the City of Key West. Liveaboards enjoy its affordable rates and nearby location to "Old Town." This also is a great benefit to the marina's commercial tenants. The Harbor Walk is lined with restaurants, shops, attractions and other businesses which attract tourists and locals alike.

Showers, laundry and pump-out facilities are on premise.

The Key West Bight Ferry Terminal began operation January 1, 2002 and offers service to Fort Myers Beach and seasonal service to Marco Island. The ferry website is www.seakeywest.com



305-600-7269

Fall 2012

53rd Anniversary House Tours 2012-2013



322 Duval Street
Key West, FL 33041
Tel: 305.294.9501
Fax: 305.294.4509

The annual Key West House Tours are sponsored by the Old Island Restoration Foundation and funded in part by the Monroe County Tourist Development Council. Each tour features lovely homes and gardens reflecting the varied tastes and originality of their owners. You will be enchanted by exquisite restorations and creative renovations, and delightful interiors featuring art collections, antiques, and much more.

The 2012 - 2013 tour dates are:

December 27 & 28

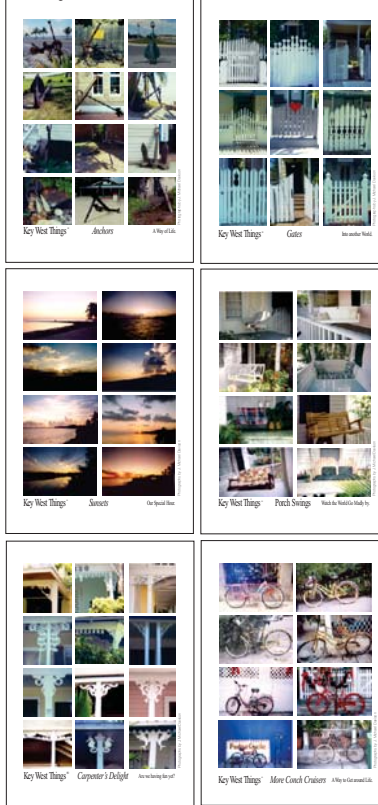
January 18 & 19

February 15 & 16

March 15 & 16

<http://www.oirf.org>

Key West Note Cards



Collectible **Key West Things** note cards with Key West themes, recycled map envelopes, blank inside. \$3.00

517 Duval Street
Suite 203
Key West FL 33040
305) 294-0640

Photographed in Key West
by **J Michael Davison**
www.keywestnotecards.com
www.keywestthings.com

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RESIDENTIAL PARKING PERMIT

There are two Residential Parking Permits available. The first permit was established for residents who reside in the downtown business district who have no access to off-street parking and parking meters within the block they reside. This permit allows you to park at any meter within the block you reside. To apply for this permit an application must be completed and the eligible resident must provide the following: Driver's license showing resident's address within the downtown business district; Proof of ownership of vehicle; Utility bill or other documentation showing current residential use of property.

The permit fee is \$106.25 per fiscal year, which runs October 1 through September 30. This cost is prorated. All parking citations must be paid in full before issuance of this permit.

The second permit was established for Monroe County residents who reside in old town. Any resident of Monroe County may park in Residential Parking spaces if their vehicle has a Monroe County tag. Specialized tags (such as Support Education, Miami Dolphins, Firefighters, etc.) are not valid to park in residential spaces because they do not list the County of Monroe on them. Residents who have out-of-state tags on their vehicles will be cited for parking in an "RP" space if they do not have a permit. An application must be completed and the eligible resident must provide the following to apply for this permit (if you have a non-Monroe County tag or a specialized tag): Monroe County Driver's License; Proof of ownership of vehicle; Utility bill or other documentation indicating Monroe County residency. There is a \$6.25 permit fee for applicants. One permit is allowed per vehicle.



**Call Alex at 305-731-6379
for a ride at night.**

Key West Cab
10-passenger Van
Call Michael at 305-747-2974

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Key West FL 33040

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