

TB Buzz

from the
Tony Baroni Team

Proudly Serving All Of Tampa Bay and Orlando

>> Issue #9 >> Spring 2020 >>

866-749-8577

Over 1,200+ 5 Star Reviews

TonyBaroni.com



Interest Rates
At An
All-Time Low
(Page 2)



You Can Win
\$300 Amazon
Gift Card
2 Ways to Win
(details inside)



Save The Date
Friday March 27
CALL IN to WIN BIG

To register, call our contest hotline (866-749-8577) on Friday March 27th between 9AM and 5PM. Each month the Tony Baroni Team will do their monthly giveaway so share with friends, family & co-workers. We will do the drawing on Monday March 30, 2020 and contact the BIG WINNER

CALL THE CONTEST HOTLINE
866-749-8577

FRIDAY March 27 from 9AM to 5PM



Interest Rates

Real Estate Market of Opportunity?

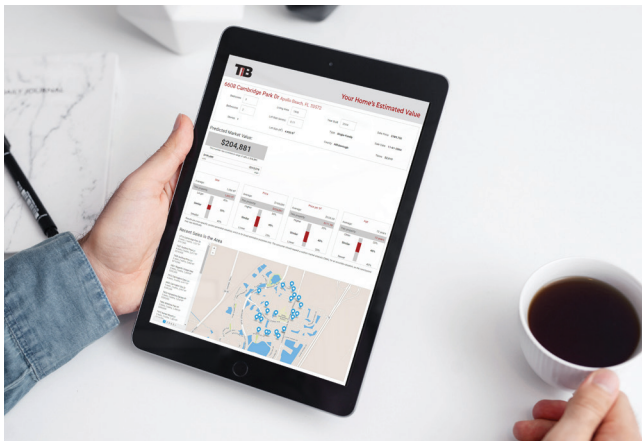
By TONY BARONI

I can't tell you how many people have reached out to me asking me about interest rates so I wanted to write this article for everyone as if they have questions then you might as well. Lots going on in the world now with the Coronavirus Covid-19, kids out of school for an unforeseen time, and lots of uncertainty we are facing. I wanted to share some positive opportunities right now for you that you should look into. Due to Interest Rates this could be one of the greatest opportunities in our history for YOU in my opinion. In summary, if you plan to move in the next few years you may want to decide to purchase NOW or if you plan to stay in your home long term then you may want to Refinance now simply for 1 reason... Interest Rates being historically LOW. Historically, after an election year we could see the market changing and interest rates rising. If home values drop then typically interest rates may rise so locking into a very low interest rates matters long term. I know you may be thinking my interest rate is around 4% or 5% or so and I feel good about that and you should yet what if you can save more money. Mortgage professionals are telling me if you

have an interest rate in the 4's then you really need to at least seek counsel into refinancing right now to see if it makes sense by talking to a mortgage professional. I have one client that had a 3.75% interest rate on a 30 year and they refinanced to a 15 year in the 2's right now and their payment just increased slightly and they will save thousands in interest and plan to pay off their home in 7 years. If you could lower your interest rate around 1% or more then you may be able to lower your payment, save tens of thousands in interest, go from a 30 year mortgage to 15 year, or pay off some bills with your equity and ultimately lower your monthly expenses for your family. If you need to move up or downsize than why not take advantage of the interest rates now instead of waiting until they go up. Bottomline, as a real estate professional we want to be a resource for you as we have the best lenders that can advise you whether it makes sense to refinance and if you need to buy or sell than the Tony Baroni Team is ready to help you to discuss your exact situation and help you figure it out. Remember you are not alone and we are here to help.

Based on a \$300,000 30 Year Mortgage,
An interest rate of 3.9% vs. 5.2% means a total cost savings of \$82,400!!
Monthly payments would be \$1,418 vs. \$1,647.
Now is the time to take advantage!

Download our new app at **TBTHomeFinder.com**



Our new app makes buying and selling a house easier than ever before. Visit TBTHomeFinder.com to download.

Our new app with Keller Williams Realty allows you to view the market stats for any neighborhood, discover what neighbors have to say about an area, calculate commute times to popular destinations, check the report card of nearby schools, explore nearby restaurants, grocery stores, shops and more.

The app also features some benefits for those that are currently not in the market to buy a house. If you are curious about the current market analysis or your home's valuation, the app can help with this too. Buy and sell guides are also available in the app, with real-time information about the status and full steps of a home transaction.

Ask The Expert

"I'm thinking about making a move but I want to know what is on the market first. Where do I start?"

DANIEL, VALRICO FL



Great question Daniel. This is probably one of the most asked questions we often get. Where does a person begin? If you own a home currently I always suggest finding out from a Real Estate Agent what your home is worth first. This way you have an idea of what your budget may be when you go to buy. Nothing more disappointing than falling in love with a property that is priced at \$400,000 and finding out you are pre-approved for \$200,000. Secondly, instead of aimlessly driving around neighborhoods or scrolling through different real estate "big box" website, I would download our app

www.TBTHomefinder.com (see above) You can search houses by neighborhood, see local comps, pictures of what's on the market, take a virtual tour through homes, and even check out local school grades, teacher/student ratio, and how far away schools are. When you are ready to start viewing properties, you can "like" a certain property that you want to see and it will send it directly to our agents and we can schedule you a time to see it immediately. You will never miss out on a new property again. It is like having your own Real Estate Expert in your back pocket on your smart phone.

TONY BARONI

Company Chicken Recipe



RECIPE SHARED BY OUR
BUYER'S CLOSING COORDINATOR
LAURIE MAGIE



Instructions

1. Preheat the oven to 350 degrees F.
2. Coat the chicken breasts in the dressing mix.
3. Heat the oil in a large nonstick skillet over medium-high heat until very hot.
4. Add the chicken and cook undisturbed until well browned, about 4 minutes.
5. Turn the chicken, add the butter to the pan, and cook until the chicken is just golden brown on the reverse side, 3 minutes more.
6. Transfer the chicken to a large baking dish.
7. To the skillet, add the mushrooms and a pinch of salt; cook, stirring occasionally, until golden brown, about 5 minutes.
8. Spoon the mushrooms on top of the chicken.
9. In a medium saucepan combine the soup, cream cheese and wine. Stir over medium-high heat until well blended and heated through.
10. Pour the sauce over the chicken and mushrooms.
11. Bake, uncovered, until the chicken is cooked through, 1 hour.
12. Sprinkle with parsley and serve.

Ingredients

- 6 boneless, skinless chicken breasts (about 3 1/2 lbs)
- 4 envelopes Italian dressing mix
- 2 tablespoons vegetable oil
- 2 tablespoons unsalted butter
- 1 pound white mushrooms, sliced
- Kosher salt
- One 10 3/4-ounce can cream of mushroom soup
- 6 ounces cream cheese
- 3/4 cup dry white wine
- 2 tablespoons chopped fresh flat-leaf parsley

Featured Partner

CERTIFIED ROOFERS AND GENERAL CONTRACTORS



"Certified Roofers and General Contractors Inc. is a family owned and operated full service roofing company. Founded in 1981 in Brandon, FL we have been serving the eastern portion of Hillsborough County faithfully one customer at a time since then. We understand the size of investment that a roof is and take the utmost care to provide the absolute best craftsmanship in the market today. We use the best available products and offer warranties unmatched by competitors. We also have a dedicated team of employees that specialize only in roofing repairs, so you will not be sold a new roof if you are not in need of one. We welcome you to visit our office in Valrico, search our website at www.CertifiedRoofers.com, or call us (813) 643-8333 for a free estimate."

Top Tips for Outdoor Spring Cleaning

Spring is here and we often think of "Spring Cleaning" as an effort to get our homes organized and tidy, out with the old and in with the new. Spring looks a little different in Florida but it is a great time to organize the house, tackle a home improvement project, and get outdoors.

HERE ARE OUR TOP FIVE HOME IMPROVEMENT TIPS FOR MAINTAINING THE OUTSIDE OF YOUR HOME THIS SPRING TIME.



1. Clean Your Gutters

Get the leaves and debris out and check for any leaks or damage. While you are up cleaning gutters....

2. Inspect Roof

Check on your roof for potential leaks, damage or missing shingles

3. Tree Trimming Time

Do it early before hurricane season arrives and walk your property for limbs that are touching your house or any trees that look damaged, dying, or leaning too close to your home. Don't forget those Palm Trees.



4. Enhance Landscaping

This is the time to make your front door and entry way stand out with a pop of color, fresh floor mat, and a new wreath. Add some flowers to the front beds of your home. Remulch your flower beds.

Inside Tip: We have found the color yellow stands out the best if you are thinking about selling.

5. Pressure Washing

Now is the time to clean up sidewalks, driveways, screen lanai, and siding on your home. A few hours makes such a difference.

Prefer to hire a pro?

If you are in need of any professionals from Roofers to Pressure Washers to Landscapers just give us a call.

We have the phone numbers to all the best.

866-695-9747



The Promise means that we will deliver the best service you could ever imagine receiving. That everyone on our team will be focused and care about your needs as if you were our only client. That we will anticipate challenges and get ahead of it so we can stop any surprises. The Tony Baroni Team are focused on making this a 5 star experience that exceeds all your expectations.

WIN A \$300 AMAZON GIFT CARD!!!



TWO
WAYS
TO WIN!!!



Call-In To Win
Friday March 27th
Call 866-749-8577
Between 9:00 AM and 5:00 PM

Write A Review

Visit
tonybaroni.com/reviews

Give a referral or do all reviews for 15 chances to win.

Email referrals to lead@tonybaroni.com
with name, number and permission to call.

Referrals must be submitted by March 31st.

Frequently Asked Questions to the Tony Baroni Team

What areas do you cover?

Great question...I get this question a lot and here is the short answer East to Orlando, West to the beaches of St. Petersburg/Clearwater, FL, North to Dade City, and South to Venice, FL and everywhere in between.

Why did your team decide to cover so much area?

The short answer was we deliver "the promise" to our clients which is to deliver the best real estate experience they could ever imagine receiving. When we deliver this people tend to refer us to their family, friends, co-workers, etc. and we decided years ago we would take care of them as well and make sure they get the best real estate experience too. Also, we specialize in relocation buyers, military buyers, and our marketing plan for our listings work well as everything is so technology based now that we feel we deliver the best product on all the areas we do cover.

How is your Orlando, FL expansion going so far?

We opened back in August 2019 in Orlando in an office right across the street from Volcano Bay with Universal Studios and it could not be going better so far. Mike Malcom is leading our Orlando office and he just made the Millionaire Club in February as one of the top agents in that office of 400 agents. We are beyond excited to service this entire area as well. By the way, we are hiring sales people in Orlando so let us know if you know of someone that wants to become a Realtor there.

TB TONY BARONI TEAM

PROUDLY SERVING ALL OF TAMPA BAY AND ORLANDO

AWARDED TOP 100 REALTOR IN FL 2013-2019 FOR UNITS SOLD

Map showing service areas:

- ORLANDO
- WESLEY CHAPEL
- LAND O' LAKES
- LAKELAND
- CLEARWATER
- PLANT CITY
- TAMPA
- BRANDON
- SOUTH TAMPA
- VALRICO
- ST. PETERSBURG
- RIVERVIEW
- APOLLO BEACH
- LITHIA
- PARRISH

OVER 1100+ ★★★★★ ONLINE REVIEWS

OVER 1500+ HOMES SOLD SINCE 2005

kw KELLER WILLIAMS REALTY

Can we help with vendors for our clients?

Absolutely, we have our own built in Angie's List that we have compiled from networking. We know the best of the best and if we don't we will research it ourselves to help you find the best. Do not hesitate to call us anytime you need a vendor at 866-749-8577. Lastly, we are developing a vendor list we will be providing on our new website www.TonyBaroni.com and it is COMING SOON...

You Deserve A 5-Star Real Estate Experience

"Our experience with the Tony Baroni Team has been excellent. All the Tony Baroni Team agents we've worked with on the purchase of our new home have gone out of their way to ensure a smooth process that meets and exceeds our expectations."

RUSSELL MOODY - SUN CITY CENTER, FL

"Very professional team. Craig was a rock star. Really loved the attention they gave us. We felt important and most importantly, they got our house sold."

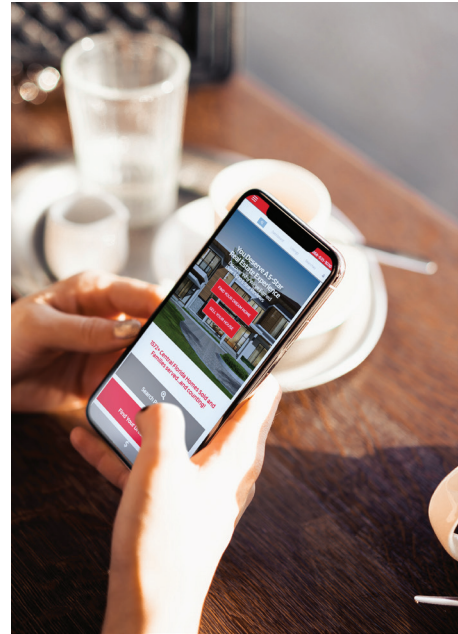
KWAN HURST - BRANDON, FL

"Kate Conroy was fantastic at helping us through the home building process. She assisted from negotiation to closing. Highly recommend her and the Tony Baroni Team."

KRISTOPHER FUDGE- RIVERVIEW, FL

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 **tonybaroniteam**



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Our New Website?
Visit TonyBaroni.com



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www.TonyBaroni.com