November 2013 – January 2014

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www.thesanctuaryhoa.org

The

PROPERTY MANAGEMENT

Vista Community Association Management, LLC 225 S. Westmonte Dr., Ste. 3310 Altamonte Springs, FL 32714 Linda Bryce, LCAM <u>Ibryce@vista-cam.com</u> Phone: 407-682-3443, ext. 229 Fax: 407-682-0181

Amenity Center Staff

Office - 407-971-9749 Reservations - 407-971-9749 sanctuaryclubhouse@cfl.rr.com

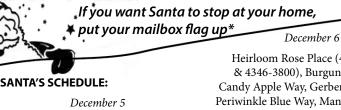
Architectural Review Applications

...are available at the Amenity Center and on the Website. Online, first login to the site then get the form by clicking "Documents" on the Main Menu. Under "Choose a Category" select the form from the drop down list. Mail or e-mail ALL applications to Vista Community Assoc. Management.

Board of Directors

To contact the Board e-mail Vista Customer Service at the address above. Sandra Alfonso, President Larry Berman, Vice President Betty Mauzey, Secretary Rick Yochem, Treasurer Gabriel Bravo, Director Paul Brodsky, Director Renee Katsov, Director

Obtaining official records: All requests for records must be submitted in writing to Vista Community Association Management. Vista wrill have 10 business days to respond to the request. Resident will be notified by Vista the date and time records will be available for viewing. Vista Community Association Management, LLC, 225 S. Westmonte Drive, Suite 3310, Altamonte Springs, FL 32714.



Turtlehead Cove, Blue Springs Cove, Water Lily Lane, Juneberry Terrace., Sweetspire Circle, Star Grass Point, Spring Heather Place, Open Meadow Loop, Patrician Place, Rose Mallow Loop, Sago Palm Cove, Parasol Place Heirloom Rose Place (4357-3811 & 4346-3800), Burgundy Court, Candy Apple Way, Gerber Daisy Lane, Periwinkle Blue Way, Mandarin Orange Way, Fairhaven Cove, Hammonds Ferry Court, McGuirk Court

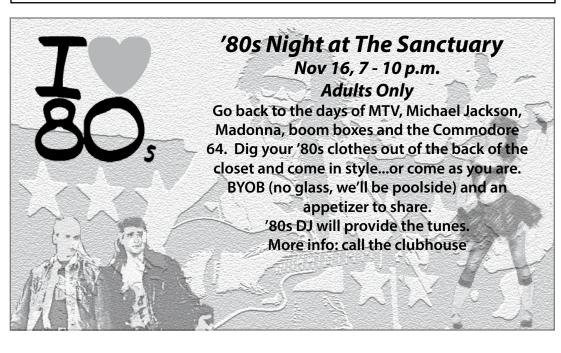
December 5, 6 & 7

5:00 to 9:00 p.m.

December 7

Heirloom Rose Place (3038-3069-3769), Fawn Lily Cove, Dandelion Cove, Freesia Cove, Safflower Terrace, Hydrangea <u>Court</u>, Daffodil Court, Sanctuary Drive

* For "Special Arrangements," please contact the clubhouse, 407-971-9749 or e-mail: sanctuaryclubhouse@cfl.rr.com



From the President

Social Activities

Many Sanctuary residents have enjoyed the social activities this past summer and fall sponsored by your Board and the Social Committee headed by Board member Renee Katsov.

We were excited to see the great response at Teen Swim Nite. Many pizzas and lots of soda, ice cream sandwiches were consumed and the pool area rocked with music and laughter. A good time was had by all.

Community Movie Nights were enjoyed by the many residents who attended and we hope to have more movie nights in the future.

If you have ideas for fun family activities, please share

...Sandra Alfonso

them with Renee or another Board member. Your Board is always looking for ways to encourage neighborliness and friendship among the members of the Association.

Fall Festival

The annual Fall Festival was a tremendous success. We had numerous items donated to the raffle, which helped defray the cost of the event. We greatly appreciate the generosity of the many local businesses and Sanctuary vendors who contributed.

Please try to patronize the many businesses that advertise in this newsletter.

New Property Manager

A special thank you goes out

to Linda Bryce, our property manager (see her bio on page 3), and her twin sister, who so generously donated their weekend time to attend, dressed as clowns, to do face painting and make balloon animals for the children. They added greatly to the festivities.

Drinks Are on Us

A new water fountain has been installed for those enjoying the basketball courts and the soccer field.

We will resurface the swimming pool this winter so we will have a sparkling pool next swimming season.

Border Concerns

Your Board has been working to support the residents on Turtlehead Cove and Blue Springs Cove who will be directly impacted by

Annual Meeting

The Sanctuary annual Homeowners Association Meeting is scheduled for

January 28, 2014 6:30 p.m.

at the Lawton Chiles Middle School Black Box Theater. We look forward to seeing you there.

MI Homes' Enclave at The Sanctuary, a subdivision to be built on 419.

We have attended City of Oviedo Council Meetings and are in the process of holding Special Board Meetings to facilitate com-

Continued on page 3



It's a sign of great things to come in real estate!

"Berkshire Hathaway is built to be forever...It's true of all the businesses we own. You want to be part of an organization that's not looking to sell out next week or next month or next year, or where the place will crumble when the founders leave. In terms of permanence, we can't be beat. Not only can we not be topped by anyone, we can't be matched by anyone."

> Warren Buffett, Chairman and CEO Berkshire Hathaway Inc.

Warren Buffett's words ring true across our market. We *won't* be matched and *can't* be beat. Berkshire Hathaway HomeServices is here for the long haul and together we'll change the face of real estate.

Lynne Boykin, P.A. Realtor[®] Berkshire Hathaway HomeServices Florida Realty Formerly Prudential Florida Realty

Cell: 407-587-9326

Lynne@IKnowOviedo.com www.IKnowOviedo.com

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Listing Your Home Short Sales Home Purchase Corporate Relocation

I Live in The Sanctuary! I Sell in The Sanctuary! Call me for the market value of your home.

THE SANCTUARY

President's Message

continued from page 2

munication between our residents and MI Homes about the buffers and landscaping between the two communities.

Assessment Rebate!

Your Board has been diligent in reducing the cost of many of the contracts that have come up for renewal this year, while maintaining the high quality of workmanship that The Sanctuary has enjoyed.

Your Board is pleased that it is able to rebate to you 10% of your previous yearly assessment, which will be reflected in your January 2014 payment coupon.

As these new contracts have been in place for a very short period of time, the Board voted to keep the remainder of 2014's assessments at the current rate of \$300 per quarter until it can be determined that the contract savings are ongoing.

Your first quarter assessment, due in January, will be \$180, not \$300.

Noise Levels & Neighbors

Finally: remember to consider your neighbors when your holiday party goes into the wee hours. Thanks!

You. Can. Help! Be a Sanctuary Volunteer Sanctuary Committees need your participation. Covenants – meets as needed to review violations Fining – meets as needed ARC – meets once a month Social – meets as needed to plan events To express your desire to serve on one of these committees please email sanctuaryHOAvolunteer@aol.com

New Manager Takes on The Sanctuary HOA Account

Vista Community Association Managment recently appointed Linda Bryce, LCAM, as The Sanctuary's go-to person for management issues.

Linda was born into a wheat farming family and grew up in the tiny town of Eads, not much more than a silo stop in the flatlands of eastern Colorado.

She was 16 when the family moved to Goodman, Missouri, in the rolling hills of the state's southwest corner.

Later, she went to Dr. Phillips College for a Business Degree and worked for Disney as manager for housekeeping, rehab projects and guest relations at three of the resorts.

In 2004, she got her CAM license and started work with Vista. She has managed numerous large associations — five more than 6 years. She is excited about the opportunity to serve this community and to get to know all the people.



Oviedo ER Set to Open in November

State of the art emergency Care will come to the Oviedo area in the form of Central Florida Regional Hospital's full service emergency department, according to recent information from hospital officials.

The 11,000 sq.-ft. facility under construction at the corner of Red Bug Lake Road and Aloma Avenue (SR 426) will have 12 private care rooms, a full-time staff of 35 and four emergency medicine physicians.

The freestanding emergency department will operate as a full-service emergency room providing 24/7 emergency care for both pediatric and adult patients.

The new facility will offer comprehensive emergency services including a dedicated trauma room as well as laboratory and imaging services, including CT scan, ultrasound and X-ray imaging.

Lack of an available certificate of need—the state approval needed before building a hospital—has for years left Oviedo without a large scale facility.

Florida Hospital held one for some time but didn't act on it, citing lack of physicians. Some sources say that Florida Hospital merely held the certificate to prevent competition.

But when the certificate finally became available, Orlando Health, the other local hospital powerhouse failed to pick it up, citing other competing projects.

HCA's Central Florida Regional Hospital stepped in to the mix with the ER plan.

Although an ER facility is far short of an actual hospital, Central Florida Regional Hospital has a long-term

News Around the Neighborhood



Leah recently celebrated her 90th birthday, ending up with a yard filled with birthday greetings. Happy Birthday, Leah! We wish you many more.



strategy for the almost 27 acres it purchased, according to CEO Wendy Brandon.

The hospital announced in September that Janet Livingston, formerly an administrator with Orlando Health will be in charge of the new ER.

Central Florida Regional Hospital's parent company, HCA, operates a quarter of the hospitals in Florida. Osceola Regional Medical Center in Kissimmee is HCA's other local health care facility.

For announcements of special events, meetings and activities via e-mail, go to the Website, <u>www.thesanctuaryhoa.org</u>, click on "Resident Feedback" and send us your e-mail. We'll put you on the list.

DEVCON Offers Wireless Monitoring for Added Fee

For \$199.00 for installation and a monthly monitoring fee DEVCON will come to your residence and install all the equipment needed to wirelessly monitor your alarm system.

DEVCON is the monitoring service contracted for Sanctuary homes. Basic service is included in homeowner dues.

With this available service your land line will no longer be needed and you can cancel it and maintain security monitoring. Those prices are for HOA members only. Others will pay more.

In the event of an alarm, the system transmits a signal to a DEVCON satellite.

DEVCON calls the Police/ Fire Department and your cell phone

The \$9.95 charge for monitoring is in addition to the normal alarm fee paid by the HOA and is billed to you separately.

Various billing options are available.

Landscape Update

by Paul Bonadonna, Jr.

Fall is finally here and, of course, as we all know we are at least a month away from really feeling it.

This is why October is a great month to renovate your lawn and landscape.

You may have heard the old adage, "fall is for planting." With high temperatures starting to dip into the 80s and cold fronts pushing rain and slightly cooler air into the state, now is the perfect time to start a yard project.

Whether you have a particular project in mind or a distressed area that you want to replace, the dip in the temperatures will be beneficial to the plant material. With all new landscaping you should set your irrigation timers to water daily for the first 30 days—or use your hose and get outside and enjoy your landscape.

If there is a particular plant or tree in your landscape that you have been thinking of relocating, fall is the right time to dig it up and move it. Be careful to get as much of the root ball as you can and give it plenty of water and a good balanced fertilizer (6-6-6, 10-10-10 or 14-14-14) and you should have few to no problems.

With the cooling temperatures we will also see a decline in chinch bug populations.

Hopefully, you treated your lawns with an insecticide labeled for chinch during the summer months, this should be sufficient to hold you through the winter.

Now you can focus on the broadleaf weeds in your lawn such as clover and dollar weed.

Most products labeled for these weeds require the temperature to be under 85 degrees for them to work properly and not burn your yard. So as temperatures start to drop use a weed and feed product like "Scotts Bonus S" to treat for broadleaf weeds and fertilize your lawn all in one application.

If you are planning to install new or replace existing plants, choose plants that are suited for our area.

We are fortunate to live in

an area where we can blur the lines a little and bring in plants better suited to survive farther south. We're in Zone 9B; extreme tropicals from Zone 10 will survive only through a mild winter; however, a freeze may cost you your investment.

No matter what your plans are for your landscape remember: this is the Season. So get outside, enjoy your landscape, talk to your neighbors and enjoy the beautiful fall weather.

Paul Bonadonna Jr., Vice President of Central Florida Landscaping and Maintenance, Inc. and Hibiscus Lawn and Pest Control, has been in the green industry since 1989. His companies currently maintain The Sanctuary common areas. You can reach him at paulcfl@ hotmail.com.



Covenants Corner

White Rock Can Give Your Record a Black Mark

It's usually the cheapest bag of stones at your garden supply, and a tempting buy for redecorating your flower beds.

But the low-cost landscape alternative is on The Sanctuary's Covenants No-No list and a sure target for a violation letter.

The section "Planting Beds and Mulch" on page 34 of the *Community Development Standards* provides for this restriction and gives you a number of alternatives for your planting beds.

The *Standards* document is on <u>theSanctuaryHOA.org</u> website under Community Documents.

Driveway Pavers Pose a Double Challenge

Weather and weeds are no friends of those red pavers. A thorough power wash and a professionally applied sealer can get them looking new(ish) again.

The *Standards* document calls for application of a clear sealant for protection.

Don't apply a stain (of any color).

Some of the do-it-yourself sealers sold at home improvement stores have been shown not to protect as well as professionally applied products.

If you're doing it yourself, check the reviews and spend a few dollars more (if necessary) to get a good product. If your driveway slants away from the street, we don't have to tell you about the additional challenges that creates (what were the builders thinking?).

Run-off from irrigation and rain water creates a prime breeding ground for mold and weeds.

Some homeowners have installed French drains to successfully divert water to the drainage swales between homes.

If your lot's elevation profile permits, a French drain could help protect your driveway and prevent a storm water flood in your garage.

Don't forget your ARC application.

Advertise in The Sanctuary News

		,		
Published in Aug., Nov., Feb., May				
Size B-card 3.625"W	\$35	Year(4x) \$125		
	\$65 3.625″W x al: 4.5″W x 3			
	\$100 (4.5″H Vrt	\$375 : 3.625W x 9.25H		
Full pg				
 All ads must meet HOA board approval. Preferred ad layouts: PDF, JPG, PNG, TIF. Minimum resolution: 266ppi. PDF: "High quality print" Ads created with MS Publisher or any Adobe graphics programs must have images and fonts embedded. If you use a strange font and we don't have it, your layout may not look the way you intended. Images in MS Word files may reproduce low quality depending on your original. Prices subject to change. sanctuarynewsletter@yahoo.com 				

News Around the Neighborhood

Do you know someone in our community who has a story to share?

Has your child been awarded an honor at school or by volunteering in our community?

Has your neighbor just had a baby?

Do you want to send blessing to a loved one in the Military?

We want to hear about it.

The Sanctuary is our home and we want to share in all wonderful experiences of this great community.

So tell us all about it and we will spread the news so everyone in the community can share in your joy (see story on page 4).

Please submit all requests to

Sanctuaryclubhouse@cfl.rr.com

...or drop a note in the Amenity Center drop box.

If you want your news to make the next newsletter please submit by January 2, 2014.

Sanctuary Office Hours

(Amenity Center Office)

□ Mon., Wed. & Fri.:

□ Tues. & Thurs.:

- 8:00 a.m. 5:00 p.m. 4:00 p.m. – 8:00 p.m. 11:00 a.m. – 5:00 p.m. Closed
- □ Saturday: □ Sunday:

Key Cards and ID Badge issues should be addressed during weekday business hours or by appointment.

Facility Hours

(Clubhouse Gym, Meeting Rooms) 5 a.m.-9:45 p.m. daily

The alarm system automatically activates at 10:00 p.m., so please exit the building prior to that time or the alarm will go off (and Devcon will call the police!)

If you are the last person leaving, PLEASE turn off all lights, ceiling fans and televisions.

Thank You, Fall Festival Sponsors!

Your generous donations and assistance helped make the festival a huge success. (Homeowners, please show your appreciation by patronizing these friends of The Sanctuary.)



More on page 8...

Sanctuary Fall Festival Sponsors: Thank You! (continued)



The SANCTUARY

Veterans Corner

On August 6, 2012, the President signed Public Law 112-154 that allows up to a one year retro effective date for awards of VA disability compensation.

The claim for benefits must be have complete service information and any private medical treatment information since service.

The claim must be received in the VA by August 5, 2015.

The purpose of this legislation is to provide an incentive to veterans to submit fully developed claims (claims that are complete and require very little VA development).

To qualify for the one-year retroactive allowance the claim must be 1. for service connected compensation

an original claim (initial formal claim)
 filed on VA form 21-

526 EZ

4. received in the VA by August 5, 2015, and

5. The veteran must have been separated from active duty (last period) more than one year

For veterans who have been out of service for more than one year and never had time to file for compensation benefits, file now.

If you feel you meet the requirements please contact the VA at 1-800-827-1000 or call your Seminole County Veterans office at (407) 665-2370.



Festive Holiday Lights

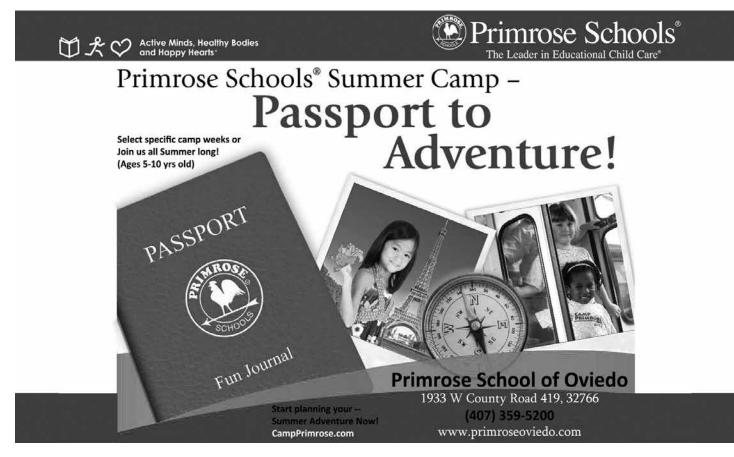
Get into the spirit of the holidays & light up your home this season!

Friendly & professional neighborhood service

Roof line & tree/shrub lighting Wreaths Garland

Prices include: lights, cords, timers and light set-up, as well as post-season take down & supply storage bins.

The holidays will be here soon! Don't delay- call **Mike** at **(407) 902-8054** for a free estimate & to reserve your installation date!



Bicycle Safety...

Bikes Are Vehicles — Florida Law

ust like cars, bicycles are vehicles under Florida law. Bikes on the road are subject to the same laws as cars, such as driving in the same direction as traffic,

drivers are not looking for sidewalk riders entering the roadway, or assume you are going to stop and give them the right of way.

Encourage your children



having lights from sunset to sunrise and stopping at stop signs.

Vehicle laws are designed for safety and that's especially important for cyclists, who are the most unprotected and vulnerable out on the roadway.

If you ride in the dark, unlighted, you not only risk getting a ticket, but also you put yourself at greater risk of being hit—that's common sense.

But what about riding against traffic? Some believe that's an advantage because they can see danger coming.

Statistically, however, the danger of a crash is greater than if you go with the flow.

Sidewalk Riding

Even though your bicycle is a "vehicle" you can ride on the sidewalk, although you are responsible for yielding to pedestrians.

Be extra careful at intersections-often automobile to dismount at intersections and walk their bike across.

You can cycle more safely on the roads when you are more familiar with the rules-for both bicycles and automobiles.

And you can increase your cycling savvy and learn to ride more safely by visiting the statewide Florida Bicycle Association at FloridaBicycle.org.

3 Ft. Law

Here's a safety tip for motor vehicle drivers: minimum passing distance between you and that cyclist is three feet.

Make it more if you can; cyclists will appreciate the extra safety margin.

Bicyclists have a right to be on the roads. And both cyclists and motor vehicle drivers have an obligation to follow the laws and operate for the safety of others on or near the roadway.

Treasurer's Report

Vour Board of directors **L** has worked hard to solve issues that are important to us all as homeowners and neighbors.

One issue that has surfaced concerns cash flow and our accumulated earnings/cash retained in our operating accounts.

Unlike our accumulated and continued funding of reserves, operating cash is unrestricted and spent on the business on ongoing operations, maintenance, and architectural appearance/enhancements to our community et al.

Our accumulated cash represents just over six months of working capital; in other words, we can fund the community effectively for a half of a year.

Our community's financial position is strong. That being said, it is prudent to have a minimum operating cash balance as a buffer to respond to unforeseen cash needs. Moreover, it is my opinion, one primary directive of this board is to efficiently spend your funds in a manner that continues to

maintain and enhance property values. Pool resurfacing and front entrance landscaping are two examples.

Over the last 9 months, I can affirm that this board has been mindful and deliberate of its spending in an effort to "strike that balance".

Considering our current financial and cash position, the board of directors has voted to give back to the membership capital from earnings that have accumulated over years since taking over from the developer.

Therefore, the board has voted to return 10% of 2013 annual dues-\$120.00-in the form of a one time rebate/return of capital.

This return of capital will take place in the first quarter of 2014. The coupon will be adjusted to reflect this change to your dues. In light of our shared thought, you as homeowners can spend excess accumulated funds better than boards of directors.

> Richard J. Yochem, CPA, MFFA



The Sanctuary's official color palette book, available for inspection at the Amenity Center, shows colors authorized by the ARC. Check the book &

Get ARC approval before you paint.

Download the ARC Approval Form from the Website or pick up from the Amenity Center Mail or email completed forms to Vista Property Management

Insurance Fraud Costs Affect All Consumers

four-year

span, 203 of

those were

found to be

fraudulent.

But regard-

Insurance fraud costs the U.S. \$80 billion or more a year, according to the Florida Division of Insurance Fraud.

That staggering bill ultimately lands in the lap of every family to the tune of \$950, says the Coalition Against Insurance Fraud. Florida's Chief Financial Officer, Jeff Atwater, head of the Department of Financial Services, which oversees the Division, has put fighting insurance fraud high on his list.

How Fraud Costs – An Example

A rising trend in Florida claims for damage caused by a sinkhole ultimately resulted in costly changes in insurance law.

From 2,360 sinkhole In claims filed with the Division in 2006, the number of s rose to 6,694 in 2010, according to Division records. During that **...four out of five**

less of whether a claim was

valid, the Division found

that four out of five home-

owners used the funds for

the sinkhole damage.

something other than fixing

homeowners used the funds for something other than fixing the sinkhole damage.

Those costs raise the price for all.

Insurance company complaints about the costs of sinkhole insurance fraud eventually led to new laws

that make sinkhole claims a nightmare for homeowners, according to a Channel 9 investigative report. "The law was changed because

the state found contractors and adjustors abused coverage for minor repairs," said the report.

Florida arrested more than 1,500 people this past fiscal year (July 2012-June 2013) for insurance fraud in all categories, according to a Sun Sentinel report. Some of those were insurance agents willing to break the rules to entice customers with lower premiums, said the report.

An example is submitting a false home inspection report that overlooks major issues, or reports features such as wind mitigation construction that do not exist.

If you suspect someone of insurance fraud you can report it at the Division's online web site (http://www. myfloridacfo.com/Division/ Fraud/#.UmkeHxBuEmE). Or just Google "insurance fraud florida" and look for "Division of Insurance Fraud..." high on the list.

Reserve Fund? What's That?

Equipment and major components (like pool equipment) must be replaced from time to time, regardless of whether we plan for the expense.

The Covenants require us to set the funds aside now. Reserve funds aren't an extra expense—they just spread out expenses more evenly.

There are other important reasons we put association monies into reserves.

Reserve funds meet legal, fiduciary, and professional requirements. Reserves may be required by:

• Any secondary mortgage market in which the association participates

• State statutes, regulations, or court decisions.

• The community's gov-

erning documents. Reserve funds provide for major repairs and replacements to community property.

Reserve funds minimize the need for special assessments or borrowing.

Reserve funds enhance resale values. Lenders and real estate agents are aware of the ramifications for new buyers if the reserves are inadequate. Many states require associations to disclose the amounts in their reserve funds to prospective home buyers.

The American Institute of Certified Public Accountants (AICPA) requires the community association to disclose its reserve funds in its financial statements.

HOA Dues

Special Rebate for 1st Quarter

January-March Payment: \$180*

Dues are due the first of January. If you do not receive your 2014 payment coupons by mid December contact Vista Property Management, 407-682-3443

Late fees apply. FL Statute 720, the main HOA law, allows Associations to deny access to community amenities to owners who are in violation of rules and covenants. We use this tool to assist in standards enforcement. If after 90 days and appropriate notices, owners who have not responded or have not corrected the violation may be suspended from access to the Amenity Center. This includes renters in those properties, as well.

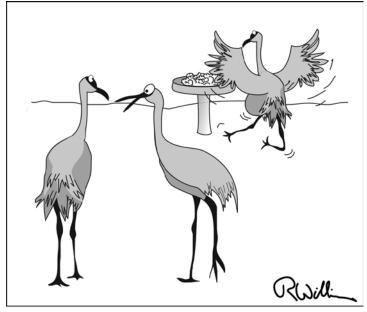
*See the president's message on page 2 for an explanation of this reduced payment .



Living with (putting up with) the Sandhill Cranes

You may wonder why this subject keeps coming up in the newsletter.

Sandhill cranes are a common sight around The Sanctuary's many ponds. Their



American diet.

Coming Events

November

14	8 pm	ARC
16	7 pm	'80s Night (adults only)
26	6:30 pm	Board of Directors (open forum)
	7 pm	Board of Directors (meeting)
28		Thanksgiving (office closed)

December

6,7 5	pm	Santa's Pre-Christmas Visit
12 8	pm	ARC
17 6	:30 pm	Board of Directors (open forum)
7	pm	Board of Directors (meeting)
25		Christmas (office closed)

January

- 1
- 9 8 pm 28 6:30 pm

New Year's Day (office closed) Quarterly HOA payment due ARC

Annual Meeting

Lawton Chiles Middle School Black Box Theater

abundance results in a lot of close contact with residents. That tends to cause recurring problems.

Florida sandhill cranes number from 4,000 to 5,000. They are joined each year by a larger, migratory species, the greater sandhill, 25,000 of which spend the winter in Florida but nest in the Great Lakes region.

The sandhill crane is a close relative to the nearly extinct whooping crane, which is being reintroduced into the state.

Florida Fish and Wildlife Code 68A-4.001(5) prohibits feeding of sandhill cranes. One reason is that they can become aggressive toward people. Cranes fed by humans also have been known to damage window screens and do other property damage.

Further, the cranes' diets, which normally are quite diverse, are disrupted when they eat too much of only one food item (such as corn) consistently.

Florida sandhill cranes have an abundance of natural foods (seeds, grain, berries, insects, earthworms, mice, small birds, snakes, lizards, frogs, crayfish) and they do not need handouts from humans.

There are many reasons why cranes should not be intentionally fed by humans. For the good of the cranes, please do not feed them.

—Florida Fish and Wildlife Conservation Commission



Contact us today!

FOR

Sam Dongilli The Mortgage Firm, Orlando



sam@themortgagefirm.com www.OrlandoMortgageTeam.com

407.792.9922 (call/text)

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