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PAPER LARK

10 IDEAS FOR FATHER'S DAY PHOTO SHOOTS

June! June! June! How have you crept up so quickly?? Father's Day is June 21st for the US and UK so it's time for Daddy and Me Mini sessions. Let's think about it...if you are full of awesome fun ideas for your client sessions, your clients will be super excited about booking up and will definitely spread the word too. Oh...and Father's Day would not be the same without some FREEBIES!! Download your Free templates below. You're welcome!

1 Use Hashtags.

If you're looking to increase your mini session engagement on social media, try using relatable hashtags like #FBF, #TBT, #DaddyandMe, #FathersDay, and #NotSoSelfieSunday when posting samples on your social channels. You can also create your own hashtag for your clients to use if they want to be featured on your channels — I use #paperlark.

2 Daddy Daughter dates.

For a mini session that includes some father-daughter bonding, photograph your clients during a Daddy Daughter date. Capture shots when dad's knock the front door with a bunch of flowers, to the drive to the cinema or trip to a special picnic in the park. Beautiful! When I was a kid my Dad and I ventured out on our 'Poo Patrols' dates together! He would push me in a wheelbarrow across our field and I would shout out when I spotted a good dollop of horse poo for his veggie patch. Ah priceless! ;) What I would give now for a photo of that.

3 Remake an old photo.

If your clients have older children, let them choose an old family photo from when they were little and let them remake the shot with you. This idea is a winner with your clients and a winner for you. If you blog a collection of shots in the weeks afterwards, it's those kind of 'oh so clickable' blog posts that can go viral with comments and shares.

4 Handmade kiddie props.

Low cost hand-made signs are super effective and have huge cuteness value. Hand painted messages, shadow signs, chalk drawings or even a little finger paint on their hands and feet for the ultimate Father's Day Photo gift.

5 Dads will be dads!

Capture photos of Dad doing things only Dads would do when left alone with baby — such as using baby to act out scenes from Batman or performing a baby toss that tends to make any mom's heart skip a beat.





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('10 IDEAS' Blog con't)

Our time. 6

Capture moments of Dad and child doing something they love doing together. Fishing off a pier, walking through the forest on daddy's shoulders. Ask your clients what is their special connection.

Daddy gives the best hugs. 7

Moments of Dad cuddling or snuggling with his children are a photo sure to make every momma swoon! They look fantastic framed or on canvas wraps if you are selling printable goods after the session.

Daddy's little Shadow. 8

Have your client's dress their children to match Dad, wear the same costume as Dad, or dress as characters from their favorite movie.

Familiar places. 9

Host your mini-sessions with a scenic back-drop that is sure to bring out the nostalgia — like the front porch or yard of the family house, a favorite family lake, or a park that holds family traditions. Tell you clients how memorable those shots will be in years to come.

Use these Fathers day FREE overlays. 10

Use these cute text overlay over your client photos, cards or on your marketing before the sessions.

HASHTAG RUNDOWN

#FBF (flashbackfriday) and #TBT (throwbackthursday) are hashtags used to indicate a photo that is either a throw back or flash back of the past. When using hashtags for your social channels, you want to use hashtags that are both easily recognized as well as relatable to your content. However, using hashtags that are extremely popular — such as #photography — your content can get lost in the sea of millions. So try using hashtags that have a smaller amount of uses and that are specific to your photos. You can do this by creating your own hashtags or by using a combination of quirky hashtags like #LiveLovePhotography, #MiniPhotoSession, or #MiniPhotoShoot — these will help with the visibility of your brand.

ICON Residential

5 THINGS TO MAKE YOUR NEW HOME FEEL LIKE HOME

Your Bed

There's just something about slinking into your own bed that instantly makes you feel like your home. Nothing against those hotel beds or guest beds, there's just a special bond you have with YOUR bed in particular, and having it be the first piece of furniture you set up in your new home can add the instant cozy feel of comfort.

Your favorite accent piece

Everyone has a piece or space in their home where they can take one deep breath and instantly relax. Maybe you have a prized painting you like to gaze at or you've carved out a reading nook that includes a bookshelf featuring your go-to fav books of all time, so setting up this piece next can also introduce warmth to your new home.

Inviting over your loved ones

You envisioned it when you first walked through your new home. Your family gathered in the kitchen, the overwhelming sense of joy, the sound of laughter, and a smile you can't seem to get rid of. Joy that can only come from family or your furry, four-legged family members, or both! Having them around brings that feeling of home into your home, because home is always where the heart is! Take the time to introduce them to your reading nook, show them where the best snacks are hidden in the pantry, and show off your amazing design skills, this is YOUR home.

Uncovering the ultimate layout

Whether you have a designer or you fancy yourself one, planning the layout of your new home will both empower you and make you nod your head in agreement that yes! This is YOUR new home. You know where that chair that holds all your stuff on it needs to go for maximum efficiency. You know the exact spot to put the couch that makes it open whenever you're ready to stretch out to watch a good show on HULU or finish that book. Adding in furniture you've previously bought and already love has the added benefit of instant comfort, but picking out new furniture pieces will definitely have you excited about transforming your new home into home.

Filling the fridge

Unpack those plates and forgo the nights eating take-out, just like there's nothing like sleeping in your own bed, there's nothing like being able to walk to the fridge or pantry and find your favorite snack. Fresh fruit to revitalize your energy, sleepy-time tea to give you cozy feels, or that meal that gives you those good nostalgic vibes, having them at your fingertips will definitely make your new home feel like home. Plus, who really wants to go through the laboring task, yes it's laboring, of deciding which takeout place to eat this time, then waiting for delivery, or even worse having to pick it up yourself! Filling the fridge turns taking a break to walk to the nearest restaurant back into a treat!





ICON Residential

US TRAFFIC CONGESTION COST \$305 BILLION IN 2017

“Sitting in traffic cost \$461B in 2016.” The header for this LinkedIn trending topic sums up the financial and economical epidemic that is causing a world-wide crisis, and the \$461 billion only included total costs from the U.S., the U.K., and Germany. According to Citylab, who quoted from the largest study of global vehicular traffic that was performed by the transporting consulting firm INRIX, in the U.S. alone “congestion cost \$305 billion last year, an increase of \$10 billion from 2016.”

Getting even closer to home, Florida’s own big city, Miami, had a total cost of \$6.3 billion, which breaks out to a total cost of \$2,072 per driver. Preceding Miami as #4 on the list of cities whose traffic takes the biggest economic toll, is Atlanta, GA, with a \$7.1 billion total cost and \$2,212 cost per driver. Even Orlando, FL made the list at #25 with a total cost of \$1.4 billion and \$1,366 total cost per driver.

Citylab says costs are calculated by “the lost productivity of workers sitting in traffic, the increased cost of transporting goods through congested areas, and all of that wasted fuel, among other factors.” That being said, sitting in traffic can not only take an economic toll, but an emotional one as well, as individuals miss out on family time, special occasions, and other life events.

With that in mind, developers like ICON Residential are working to increase home buying options that are in locations with high “walkability” scores. Home buyers can review a neighborhood’s “walkability” score from sites like Walk Score, whose scores are based on factors like the environment, communities, surrounding schools, parks, and workplaces. Even the street style and design for pedestrians are taken into consideration.

ICON’s communities such as The District on 9th in St. Petersburg, walkability score of 90, and SoDo Place in Orlando, walkability score of 81, are blocks away from hundreds of local business, eateries, and shopping centers, giving residents the option to live traffic-free for most of their urban activities. ICON’s Westshore Village is a short walk away from the International Plaza Mall, the Westshore Business District, and several popular eateries sitting in a prime location for active living. According to Walk Score, walkability offers residents a range of benefits from improving their health to improving their finances.

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4 WAYS TO IMPROVE YOUR CHANCES OF GETTING HIRED USING GLASSDQUID.IO

IT Professionals are looking for ways to connect with innovative companies, but getting your skills in front of these companies can be a daunting process. Between going through several staffing agencies and finding a way to ensure you're getting paid market salary, it would seem that getting hired in the age of technology isn't as simple as it should be. Here are 4 ways you can use glassssid.io to match you with the IT position you've been searching for:

1 Sign Up for free on the glassssid.io

You can start by signing up for free on glassssid.io to extend the reach of your resume to companies looking to hire. Glassssid.io is free and makes it easy for you to upload your qualifications, schedule interviews, and manage your opportunities.

2 Define your skill set

When writing your resume, include qualifications that both relate to your skill set and are among the most requested skills to have within your industry. For example, if you've Googled your desire position as Java Developer and notice that most of the employers are looking for extensive knowledge with Java, HTML, CSS, PHP, and XML, and these are skills you have, make sure to include similar language when describing the skills you have.

3 Highlight that extensive knowledge

When communicating with an employer in glassssid.io in a proposal, during your test screen, or even in your interview, highlight specific achievements you've made in a specific field they seem most interest in. For example, you've received an opportunity on glassssid.io and the position requirements specifically ask for a candidate with the ability to efficiently debug and resolve problems within a certain system and the Test Screen also asks with your experience in that area, be sure to give an example of an experience where you demonstrated your ability to debug. Once you've made it to the interview and you're asked about the skill, give more specifics about how you've created a solution in your previous work experience, don't forget to communicate the results of the experience as well.

4 Communication is key

Glassssid.io makes it easy for you to manage positions you've been sent for review. Using the glassssid.io website, you can quickly access open positions you've been matched with and start communicating with companies looking to hire you. You can efficiently respond to hiring managers within a timely manner, getting you even closer to landing an offer letter!



3 WAYS TO ALLEVIATE YOUR HIRING STRESS USING GLASSSQUID.IO

In a time where hiring costs are constantly increasing and companies must hire agencies to hire staff, finding the best match for a position can be one big ball of stress. Costs can seem to come from posting a very specific type of position to a very general job platform, hiring to hire, and even just managing the communication in the first place. Here are 3 ways you can relieve your hiring worry woes using glasssquid.io:

1 Break away from complicated costs

glasssquid.io makes it as easy as it can be to pay someone. No intermediaries, endless staffing agencies, or costs in time and maintenance for a position. glasssquid.io cuts your costs with one flat fee saving you 5-15% on your hiring costs and the stress of heavy budgeting.

2 A specific way to hire

Focusing specifically on the drastically growing field constantly fueled by technology, glasssquid.io exclusively connects hiring managers and companies to contingent IT professionals. glasssquid.io has a talent cloud filled with qualified candidates specializing in categories from .NET developers to system architects. The IT talent range allows you to easily manage and focus on handling your IT needs with a cognitive AI based matching software.

3 One platform gives you the right match

The glasssquid.io platform gives you the ability to define your IT needs, set your own candidate test screen, and manage your scheduled interviews, all on the glasssquid.io website. Once you've told the system your preferences, our AI software will generate matches that are right for the position. Once you receive the candidates, you can approve them onto the next stage of your defined hiring process. Candidates will receive notice of your defined hiring process, ensuring they are well prepared to for their interview, saving you time, stress, and the accursed hiring headache. Every stage is managed on glasssquid.io platform for your convenience, and you'll be assigned a dedicated Customer Success Manager, to make sure your hiring journey is truly seamless.



EAST COAST DEFENDER

SOMETIMES A ROUGH START BUT ALWAYS A QUALITY FINISH

The journey of our custom Land Rover Defenders is often under estimated. Most of our vehicles come to us after a long, hard life and have the scars to show it, but they go through an uncompromising quality controlled process to become the iconic vehicles unique to each and every client. From a full tear down, to ensuring our new hand built vehicles are ready for the American road, we transform these vehicles, inside and out.

Precision Aimed Towards Perfection

Your build goes through 9 meticulous phases within our Rover Dome shop: Tear Down, Fab Up, Custom Paint, Drive Train, Body Assembly, Electronics, Upholstery, Cosmetics, and Quality Control all of which are visible to you in your custom client portal complete with photos and updates.

Standard features applied to every build include fully re-built engines, fresh paint done in-house, new carpets and headliners, hand-stitched interior, new stock suspension and braking, resealed drive train and axels, Upgraded sound system, convertible or hard top style, and a 272-point quality inspection.

The upgrade options are truly unlimited but here are some highly sought after options: New crate engine (Chevrolet or RPI), elite style and heated seating, new LED lighting, electric front windows, remote locking, touch screen infotainment, back up camera and blind spot sensors and any premium accessories.

EAST COAST

DEFENDER

CREATE IT • BUILD IT • LIVE IT



ALEX MORGAN, OLYMPIC GOLD MEDALIST, VISITS EAST COAST DEFENDER

This April, East Coast Defender received a phone call from Alex Morgan, Olympic Gold Medalist and forward for the U.S. women's national soccer team and Orlando Pride. Alex and Orlando City Soccer player and husband, Servando Carrasco, decided to visit the shop to check out our custom Land Rover Defenders. Mind you our British owners who love a good football game just wanted to watch sport all day, but Alex and Servando had more in mind after their test drive.

With the newest Carrasco, Blue, in tow, the two soccer stars also made the decision to order their very own luxury custom Land Rover Defender from the East Coast Defender team — a D90 hard-top to be exact. The three, along with another soccer friend, stopped by this June to visit their truck while it awaits transformation in the Rover Dome. The build has yet to be named, but East Coast Defender has already nick-named it Project Thirteen, after Alex's jersey number.

“ Building a truck for any of our clients is a privilege and why we are all here, building one for a World Cup winner, Olympic gold medalist and star striker for our local team Orlando Pride is pretty special indeed. When Alex and Servando visit the shop there are two topics, trucks and football, this suits us Brits down to the ground. We haven't yet convinced them to join our 5 a side team however, this is a work in progress...We are all looking forward to progressing this build and eventually seeing Alex's ECD truck sat in the players parking downtown at the new Orlando City/Pride stadium
– Tom, Founder and Director.



EAST COAST DEFENDER

BENEFITS OF HAVING A GALVANIZED CHASSIS

The Land Rover Defender, officially called by the name in 1990, has always been and always will be the ultimate off-road go anywhere do anything vehicle. Originally produced with steel chassis, the Land Rover Defender was built to withstand any hard beatings the chassis might take, whether it be bodies of water, tough terrain, or the ever so common rust. That being said, those new to the Defender culture are often trying to figure out what the benefits are of having a galvanized chassis as the frame for your Land Rover Defender. Although the original chassis does lend to the essence of nostalgia and classic beauty, we decided to explain the benefits of having a galvy chassis.

What is a galvanized chassis?

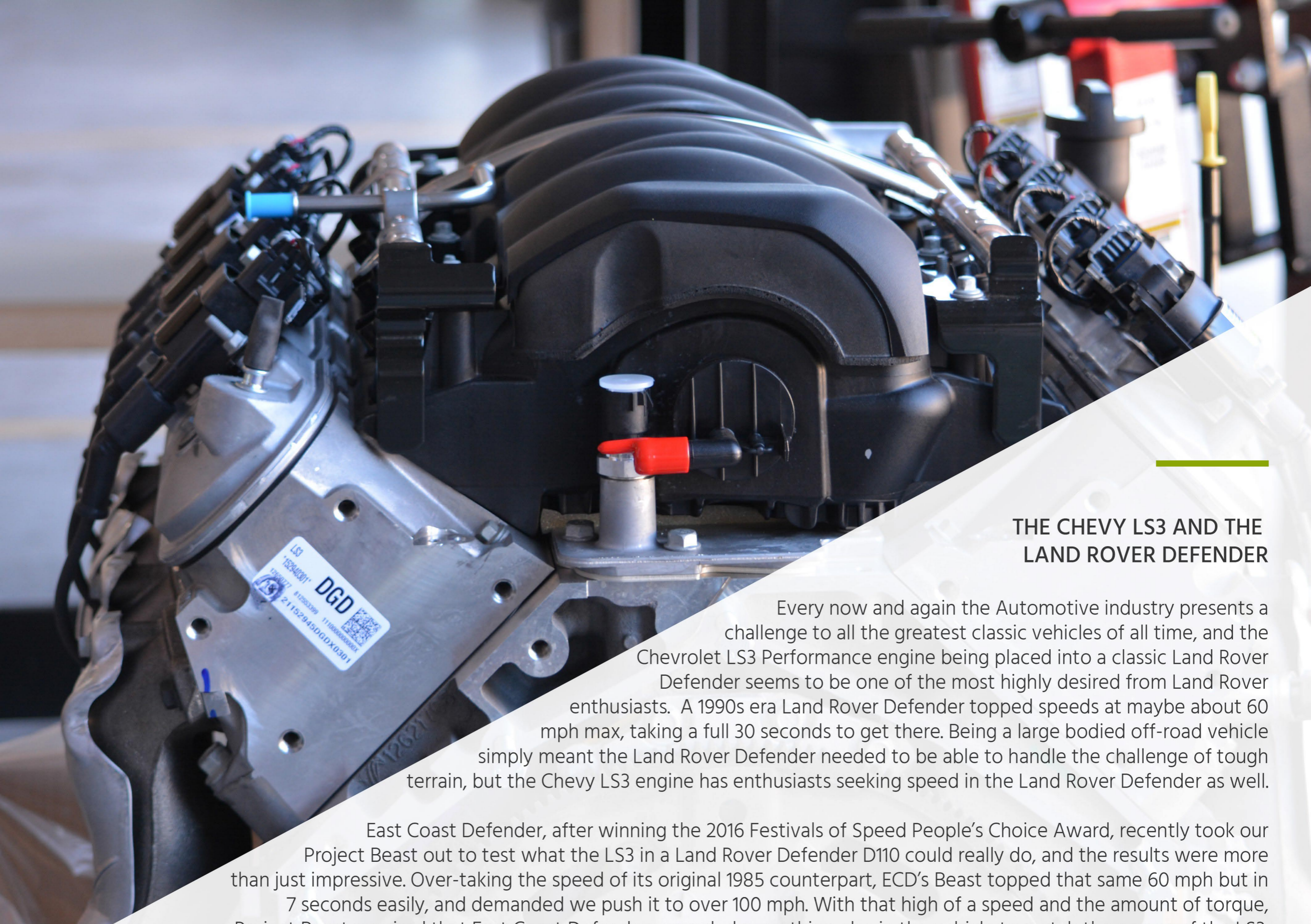
A galvanized chassis is an original Land Rover Defender chassis that has been dipped in a molten protective zinc coating that holds off corrosion. We asked our 25 year Land Rover Defender veteran and Production manager, Glenn, what the benefits of building a Land Rover Defender with a galvanized chassis were:

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Well the chassis won't rot, since it's protected it's not going to rust through and break off. Because they don't deteriorate as quickly, it gives the life of the vehicle longevity, giving it a longer run. When you build with a galvanized chassis, you get the peace of mind knowing that it's brand new."

– Glenn, Production Manager.

But if you're a Defender enthusiast who is dedicated to keeping the legend iconic, there are several ways to protect the original chassis from the not so normal wear and tear. Protective paints and even bed liner help to extend the life of the chassis that keep these vehicles doing anything and going anywhere.



THE CHEVY LS3 AND THE LAND ROVER DEFENDER

Every now and again the Automotive industry presents a challenge to all the greatest classic vehicles of all time, and the Chevrolet LS3 Performance engine being placed into a classic Land Rover Defender seems to be one of the most highly desired from Land Rover enthusiasts. A 1990s era Land Rover Defender topped speeds at maybe about 60 mph max, taking a full 30 seconds to get there. Being a large bodied off-road vehicle simply meant the Land Rover Defender needed to be able to handle the challenge of tough terrain, but the Chevy LS3 engine has enthusiasts seeking speed in the Land Rover Defender as well.

East Coast Defender, after winning the 2016 Festivals of Speed People's Choice Award, recently took our Project Beast out to test what the LS3 in a Land Rover Defender D110 could really do, and the results were more than just impressive. Over-taking the speed of its original 1985 counterpart, ECD's Beast topped that same 60 mph but in 7 seconds easily, and demanded we push it to over 100 mph. With that high of a speed and the amount of torque, Project Beast required that East Coast Defender upgraded everything else in the vehicle to match the power of the LS3.

Since the LS3 isn't originally built for a Defender, ECD had to custom fit it for the project, a possibly difficult task without the vast Land Rover knowledge of ECD's newest Production Manager, Glenn, who has 25 years of Land Rover Defender experience. Next came Project Beast's other upgrades, like its Ashcroft drive shafts and axles with limited slip differentials. To ensure Beast could reach its max speed while also being able to stop effectively, and most importantly safely, ECD upgraded the braking system to 8 Pot front braking and 6 Pot rear braking with an upgraded all Terrafirma Suspension.

"It's a relatively small aluminium engine, there's so much power in such a small package," ECD Owner and Project Manager Elliot states, "Probably one of the best things about the LS3 is it has tried and tested reliability to compliment the high expectation of standards. The LS3 has a 50,000 mile/2-year warranty and the transmission a 100,000 mile/2-year warranty, also it's serviceable everywhere in the USA."

With 10 LS3 Land Rover Defender's in the works of being built in our Florida facility and primarily shipping to clients in the USA, the LS3 made it an easy decision for East Coast Defender to offer it as a drive-train upgrade. Well that and the fact that we love to modernize Defenders with complete premium upgrades. Not only have we ensured that our builds are easily serviceable, we've also added features like the automatic transmission push button shifter to make the Land Rover Defender the ultimate USA SUV.

"Always trying to out-do ourselves I think going forward we'll upgrade to air suspension so clients have the option to change to 3 different heights for extra clearance, off-roading, and every day traveling. It just gets the blood flowing and sets a completely different tone for the Land Rover Defender."

– Production Manager and 25-year Land Rover veteran, Glenn.

LMG LLC

TRAIN'S PICASSO AT THE WHEEL TOUR PRESS RELEASE

LMG Touring provided video, audio, lighting, and LED to long-time touring companion, Train, for their Picasso At The Wheel Tour. The international tour, featuring The Fray and Matt Nathanson, is traveling to over 30 cities including Kansas City, Nashville, Atlanta, San Francisco and New York.

LMG Touring set the stage with 10 lighting and video pods, each with Tyler Truss custom frames, creating three-dimensional automated shadow boxes. The automated boxes were covered by scrim that allowed for the creative flexibility to switch back and forth between a series of Gobo projections and LED lighting passing through the boxes as they elevated and descended on stage to create visual depth.

"The set was actually inspired by Picasso," Lighting and Production Designer, Brock Hogan, explains. "We wanted this scenic and theatrical early 80's Rock-n-Roll style with moving pictures and surfaces but it was quite a challenge to figure out how we could do this. The custom Tyler Truss frames turned out to be a win-win because they allowed us to create the movable pods and they stayed assembled for easy transportation."

Bought specifically for this tour, the ROBE CYCFX4 lights were placed around the pods to create a display of effects ranging from visible light curtains to artificial beams using Touring Hazer Base units for an architectural element. The lighting units moved effortlessly in time and illuminated the stage with musically inclined projections that transitioned from scenic sky simulations to colorful geometric visuals cascaded in light. The ROBE CYCFX4 lights were crucial to creating the 3D element needed to allow the scenic textures and lighting on stage to be seen from anywhere in the audience, ensuring all attendees fully experienced the Train performance.

LMG Touring also supplied the tour with full audio equipment support including the K1 and K2 Full Range Speakers at the back of house, d&b Audiotechnik speakers as side fillers, and the SSL 500 consoles to supply superb live event sound quality and connectivity.

"Train wants every seat in the house to sound as good as possible so LMG and their L-Acoustic K1 and K2 combination was the only real option. The impact the K1 and K2 combination is immeasurable. Using the K2 as our down fills and side hangs give us the width we need to cover the widest of venues," says Jason Moore, Train's Front of House Sound Engineer.

The SSL 500s spent their first time on tour with Train and Moore explains how the reliability and sound quality provides the experience of being an extension of himself.

"There are only three things I look for in a live console; reliability, workflow and sound quality. This console runs flawlessly, sounds amazing and is very customizable. LMG has done a great job of getting engineers properly trained and SSL provides unmatched 24 hour customer support," Moore describes further.

"I am very proud of our touring crew on this one, great shows and the fastest load out has been one hour and fifteen minutes," Craig Mitchell, LMG's Director of Touring, recaps. "I've had a lot of other touring LDs tell me that they really like this design and it's a great compliment to Brock Hogan who pulled it all together."





NEW LED INVENTORY PRESS RELEASE

LMG has recently added the LightSlice, the ROE 7.5 MM, and the Hybrid to the firm's multi-million dollar LED inventory, now with over 15,000 LED tiles. Once heavy, expensive, and inflexible, LED has drastically evolved into a lightweight, cost-effective solution delivering stunning visuals across a range of resolutions and shapes.

The Hybrid combines an 18 MM LED display with 150 MM LED spotlights integrated into each tile which allows for a display of lighting combined with video. The Hybrid's spotlights and 18 MM LEDs can uniquely stream individual content independently of each other presenting countless design opportunities for the ultimate show experience.

The 7.5 MM makes use of a revolutionary new black waterproof LED allowing for flexible, creative designs with fast and easy installation for on site operators. The 7.5 MM LED's contrast, lightweight form, and 2000Hz refresh rate.

By using magnets, the Hybrid or 7.5 MM, joined with the innovating design of the Touring Frame, offers the flexibility of an easy and completely mobile installation process for the LMG touring rental market. The lightweight alloys of the Touring Frame also provide an exclusive design that allows these LED products to be used for our clients' outdoor shows.

The LightSlice is a true 10 MM display ideal for indoor and outdoor events where creative video solutions are not limited to the module and panel format of standard LED screens. The LightSlice series includes 500, 1000, and 1500 frame sizes that offer 170 degrees of resolution customization and stunning video effects that compliment stage and set design.

"By adding the LightSlice, 7.5 MM, and Hybrid to the LED inventory, our clients have an innovative flexibility to mix and match products designed to add a rare and creative element," Doug Eldredge, Director of LED Services.

Summer Greenery to Make Your Home POP

If you like subtle tones in your home's decor but want an equally subtle pop of color. Adding greenery to your space is a sure way to add an element of not only color but also texture. If you don't have a green thumb, don't worry, we've included some low maintenance options in this list for you!

Pothos Plant

Pothos plants are a little snaky and tend to sneak their way out of the pot, making them great for the kitchen countertop. They have a beautiful rich green color and are a perfect plant for those who don't have a green thumb. They have a high tolerance for different ranges of light and thrive best when their soil has time to dry between each watering.

Ferns

Ferns are a great plant for indoor use in a hanging planter of sorts as they tend to grow out and wide. Their leaves grow in a variety of beautiful green shades and are pretty abundant on the plant. Ferns prefer to stay in a shady location and they do like their moisture, especially from humidity (perfect for the Florida climate).

Cateractum, Majesty and Areca Palms

Palm-tastic! This range of palms may sound completely different but generally have the same style, maintenance, and look. The major differences are in the abundance and shape of the leaves. They require a bit of watering but not everyday and again and can be both indoor or outdoor plants but they prefer a bit more shade rather than direct sunlight. Palms are great for adding privacy to a balcony or filling up an empty room with a cosy bit of nature.

Aloe Plant

Who doesn't love Aloe?! Aloe plants are extremely multi-purpose and they are a succulent plant so killing them isn't easy. The Aloe plant is a provider of sorts so instead of you taking care of it, it can most certainly take care of you. They require almost no maintenance or special care, and the leaves contain liquids and gels that are great for skin, sun burns, and hair care. Living in Florida, Aloe can almost be a household necessity and they add a cool looking texture to your space, indoor or outdoor!

Jade Plant

The Jade plant is another plant from the succulent family. That being said they need little maintenance like their Aloe counterpart but the leaves are much less spiky and a little more on the cutesy side. The Jade is pretty small but when grouped or cared for can grow to a pretty large bushel, so starting off they make great desk or window sill plants as they thrive best in direct sunlight. The color of green they sport can vary and you may often see the tips of their leaves be tinted a hint of red or purple.

Peace Lily

The Peace Lily is another low maintenance plant that adds the dimension of having a flower, usually white, growing from the plant. The leaves are often a dark green color and they flourish best indoors. They are a bit on the taller side and would look best in a living room beside your tv stand or in the corners of a small office/sitting room.

Bamboo Plants

Bamboo is a fast growing plant that is great for adding privacy to your balcony or even indoors if you despise curtains. Bamboo plants LOVE water making it perfect for those who tend to get too happy with a watering can. While they don't need direct sunlight, some species of bamboo need more light than others.

There are several other big leaf varieties of plants that tend to need a big more maintenance. While most plants need at least SOME type of care, there are plants like cacti and "air plants" that thrive on being left alone. Either way adding a little bit of green to your space can go a LONG way in changing how you feel while in the room and has even been said to make people happier. The next debate would be if you prefer a plant with more flowers or more texture.

Best Place to Get a Cuban Sandwich in Tampa

Tampa, after many [highly publicized debates](#), is the home of the Cuban Sandwich. And while many have tried to claim the best original Cuban Sandwich (we're looking at you Miami), it is clear that the historic meal has definite origins in the Tampa Bay area, specifically Ybor City, home of the cigar.

Historic Ybor was once, and in some sense still is, coated with hand-made Cigar factories that employed massive amounts of Cuban and Latino immigrants, earning it the nickname of Cigar City. During this time from the late 1800s to the early 1900s, many of these employees made their way back and forth to the factories for work, bringing along their families and culture. The Cuban Sandwich was a part of that culture.

Celebrated for its history and culture the Cuban Sandwich starts with hot pressed Cuban bread, lightly buttered, yellow mustard (this is KEY), and usually roast pork, ham, swiss cheese, and sometimes pickles. It's been heavily debated on whether salami is original to the sandwich, but here in Tampa it is. Served hot and very crispy, the Sandwich can be found at many places throughout central and southern Florida. Now that we have your mouth watering, here are some of the best places to get a Cuban Sandwich, right here in Tampa:

La Segunda Bakery

La Segunda has been making its claim in the Ybor City area since its beginnings in the early 1900s. Known for their baked goods and freshly baked Cuban bread, La Segunda is one of Tampa's go-to places for an authentic Cuban sandwich. The small bakery has just expanded to a second location and proudly makes 18,000 loaves of Cuban bread daily.

The Columbia Restaurant

The Columbia Restaurant has many locations throughout Florida, including one in the Tampa International Airport. Taking up blocks in Ybor City just for parking lends to the tales of how much people really do love the restaurant. From delicious paella to the beloved Cuban sandwich, The Columbia Restaurant is a place one must visit if going to Ybor City.

La Teresita

Popular for its Spanish and Cuban cuisine, La Teresita captures the essence of Spanish restaurants from its spanish style venue to its fair pricing. It has been known to convert non-Cuban sandwich lovers into true fans of the sandwich.

Brocatos Sandwich Shop

Brocatos has been a self-proclaimed "Tampa Tradition" since 1948 and offers a small mom-n-pop vibe. Best known for their Cuban sandwiches and Devil's Crabs, the sandwich shop is a local go-to for lunch. If breakfast is your thing, they also have a breakfast menu, which seems to be rare in the Ybor City area.

Where is your favorite Cuban sandwich from?

How ICON Names Its Floorplans

You might notice when looking at each ICON community, the floor plan names are either easily recognizable or somewhat of a mystery. A majority of the communities feature around four or five unique floor plans to choose from while The Chelsea Westside has a whopping nine floor plans to match Atlanta's big personality. With a total of well over 68 floor plans, have you ever wondered how each floor plan got its name? Where do names like Composition 1, Cossitt, or Agave even come from?

While a few communities' were a larger collaborative effort, the greater part of the floor plan names came from ICON's Marketing Coordinator, Lily. Lily is one of ICON's first employees and has been naming the communities' floor plans for over three years. Her inspiration usually comes from the surrounding locations of each community. So the Westshore Village community, for example, has floor plans named after Tampa's boroughs, districts, and notable spots -- the result being Bayshore, Centro (Ybor City), Channelside, Heights (Tampa & Seminole), SoHo, Hyde Park.

Her first floor plan naming happened in collaboration with founding partner, Ryan, for the SoDo Place community. SoDo's floor plan names were inspired by different means, channeled by the state of New York partially because ICON's two other founding partners Mike & Peggy lived in New York City at the time and also because the founders were heavily influenced by the lifestyle and atmosphere of New York.

"My favorite community to name was between Artisan on Main and Irving on Park, those two have cool stories behind them. The Irving floor plans were inspired by the community's namesake, architect Irving Gill, and they were named for his most famous architectural works. It's very different and not so obvious unless you do the research."

Artisan on Main's floor plans are based on the works of several artists who have collections in The Ringling Museum of Sarasota. The Ringling is such a staple of Sarasota, founder and Ringling brother, John Ringling at one time owned 25 percent of Sarasota's total area.

"John Ringling and the Ringling Brothers submerged themselves into the culture, architecture, and historic landscapes of Sarasota, they loved art and the mission of the museum," Lily added. "It was a great way to honor that."

When explaining each floor plan name to the partners, Lily describes the research and consideration put into each name, her excitement is evidenced by her telling of the stories behind the names.

"I love taking the time to do the research for each name," Lily explains. "Some names are just a reflection of the city a community is located in. I named the Honeymoon floor plan at Gramercy Court because I simply love visiting Honeymoon Island State Park and I think it's a great reflection of Dunedin as a city."

In an effort to add community to each community, all puns intended, ICON has considered allowing potential and future residents to submit floor plan names. Keep an eye out on our social media channels to learn how you can help name the next set of community floor plans.

6 Tips to Ensure You're Hurricane Season Ready

Hurricanes in Florida are just as expected to Floridians as Florida is referred to as the Sunshine state by people from elsewhere. Regardless, you can never be too prepared for when hurricane season hits, and every weather prediction should be taken with precautions. Here are some quick tips on what to gear up to have a comfortable hurricane season:

1 Be Prepared to Pe Without the Internet

Ok, so this one is pretty obvious and more of a mental prep tip than anything, but the internet has become so integrated in our everyday lives, we forget just what to do without being able to stream shows or music, not being able to access work or emails, and we can't forget YouTube and Facebook. In the event of major weather some cell phone brands will offer internet and connection services to customers for a limited time, so that they can stay connected and safe. Be sure to check with your cell phone provider to see their policies and make sure you'll have coverage in the event of a storm.

2 Buy a Generator for Your Home

Most first time homebuyers are encourage to buy a generator as a right of passage into being a new homeowner, but having a generator can definitely go beyond hurricane season. In the event that the power goes out, having a generator can ensure you can charge cellular devices, prepare food, have access to hot water. The storm can be calm, but if transformers are hit with a gust of wind it may take some time for the city to restore full power throughout the city, and in Florida having A/C or a means to stay cool is a MUST.

3 Dried Goods and Food

Bottled water and dried foods are usually the first to go when a hurricane is announced. Bottled water, canned foods, and other boxed dried goods have a fairly long shelf life and you should stock up right before your hurricane season. If there's a food you eat often you can stock up on it and also eat it later after hurricane season has ended in the event you don't use it at that time. Try to stay away from items that needs to be refrigerated or heated in order to b consumed as you may not have access to the everyday tools you're used to for preparing food. If you have dietary restrictions, make sure you thoroughly research your dried food options in advanced so you can get your shopping done before the shelves are leaned out. Alo keep in mind it is ILLEGAL to raise prices for food and beverage items during a natural disaster or weather crisis, so don't pay inflated pricing for water. Report the company selling the products and try and go elsewhere.

4 Battery Powered Lighting

If the power goes out, you won't be able to see anything once nighttime hits. Candles can sometimes be dangerous if you forget to put them out and while smaller flashlights are nice to have, they don't always provide the best lighting for normal activities (such as reading because you won't have internet). Many companies now sell larger lights for your livings space that operate off of batteries (by the way, add plenty of batteries to your hurricane prep kit!). While solar powered charging systems may seem attractive, during a storm the sun doesn't stand a

chance of keeping your lighting powered. As an added bonus, consider battery powered LED string lights that are made to stay on for long periods without heating up. String lights also make a space look pretty cool and can be used as decoration later #multipurpose.

5 Gasoline

During Hurricane Irma, Floridians everywhere lost access to gasoline for weeks throughout the state. Even cities that weren't expecting to see the storm were out of gasoline as others traveled in an attempt to evacuate or stock up. Be prepared by having a full gas can in a well ventilated and cool area, it will come in handy if you need to evacuate or simply go to the store to pick up necessities before the brunt of the storm. Stay safe and indoors during the storm, don't try and travel out unless it's absolutely necessary.

6 Check to Ensure Your Home is Secure

Concrete block homes are some of the safest homes during hurricanes, but you also want to make sure you have impact window and doors that will keep you safe if the wind picks up an unwanted guest. Make sure everything is locked up tight and that nothing is blocking your opportunity to exit your home if need be. If you live in an older home, ensure your home was built with hurricane straps to help keep the frame from moving around.

ALWAYS ALWAYS stay safe and don't do anything to put yourself at risk. Ensure your home is protected with insurance, and prep to your best ability.

4 Cool Accent Walls For Your Home

Accent walls have quickly become a popular go-to feature for interior designers and homeowners alike. The new style adds depth and dimension to an otherwise bland and one dimensional space.

Color Feature

A quick way to add depth and dimension to your space without having to put in too much work or designing is by simply painting a major wall in your home a color that pops against the surrounding the walls. Black, navy, and bright teals have been popular colors seen across Instagram and Pinterest, however the color can match your style and be more subtle or bold depending on the current design of your space. If you're feeling really spicy, you can do an eye-catching printed wallpaper or a mural like feature to add color to the wall. Wallpaper can also cover any flaws on your wall but may be a bit harder to install in comparison to painting a wall one color.

Tile Feature

Tile walls are very VERY new to the accent wall scene, but only because new styles of tiles are being introduced to the market. Our Westshore Village community features a deco style tile wall that screams "LOOK AT ME!" and it begs to be inquired about. Needless to say it's not your average tile as it's 3-dimensional, a little shimmery, and the color is done in a blue watercolor. This can be done with any range of tile, as long as the wall is strong and can handle the weight of larger mosaic tiles, but tile is a great and easy way to add a pop of color and texture to your space, it's another good way to hide any flaws on an existing wall.

Accent Feature

If you've got a bit of time and really know how to use a nail and caulking gun, then a cool and modern accent wall might be for you. Our Uptown Kenwood model has a fantastic range of these neat feature walls that also add a literal dimension to the space. The "accent" portion of the walls come from all mouldings, trim or slim pieces of wood cut to your ideal size. You can paint the trim a pop of color to contrast against a stark white wall or do the opposite and paint the wall a pop of color with white, black, grey, or wood toned wall moulding trims. The designs and layouts make possibilities endless and you can get tons of inspiration online or find instructions on YouTube as an added bonus!

Shiplap/Beadboard Feature

Let's be honest, Joanna Gaines and her "country style" living designs brought the shiplap trend back to life on her show Fixer Upper. There are plenty of hacks and even peel and stick options for getting that old school original shiplap look. You can start by using untreated reclaimed wood boards, tongue and groove easy install boards, or the previously mentioned peel and stick sold by many hardware and building supply stores. Shiplap can add the earthy wood tones to warm

up a space, or be painted to add a bit of depth and texture in colors like white or black. The style can be both modern and rustic and is fairly easy to add to your space.

So whether you're looking to add a wow factor or some new dimension to your space, an accent wall is a great and easy way to *accentuate* and upgrade your current space. With endless options, the hardest question you'll find yourself asking is which type of accent wall you should do!

4 Kitchen Design Trends for 2018

In 2018, interior design trends for kitchen are starting to follow a similar trend across homes of all shapes and sizes (we've seen them in remodeled camper RVs too!). Some trends lend to the illusion of more expensive concepts without all the heartache of cost and exclusivity. If you're in the process of picking out design styles for your home, here are 4 kitchen trends to make your design choices easy!

Subway Tile

Beloved subway tile has been around for literally decades. In bathrooms, on floors, and we've even seen it on ceilings. While the touch of tile on the ceiling may be a bit too much, the minimalist style and design of subway tile allows for more bold design choices where it really matters such as accent walls and paint color. Subway tile comes in a variety of sizes and their simplicity means you can create all sorts of cool patterns and layouts that can completely transform the space. Subway tile is also a heavy endurance, low-cost option, so if you want to switch it up later on you can easily try a new pattern or go with something more extravagant.

Flat Panel Cabinet Doors

Speaking of simplistic design, more and more modern homes and designs are featuring flat panel cabinet doors. These doors also follow a rule of simplicity that allow you to go both with things like color, texture, and hardware options. Not only do the flat panel options allow you to add your unique touch to your kitchen, they are also easier to clean and don't collect dust like cabinet panels with trim details. One simple swipe and you're done! Think of the opportunities! If you really want to get creative, you can even add a touch of chalkboard paint to some of those panels for that extra cool feature.

Quartz Countertops

Quartz countertops have been around for quite some time, but one new trend that can be seen is quartz that mimics the style of its much more expensive counterpart (all puns intended) marble. More and more Quartz is being manufactured to look and feel like marble without all the hassle of worrying about staining and the hefty price tag. While it still has to be custom cut, quartz is more readily available and can still give you a range of beautiful options and touches – think waterfall counters that add that extra touch of luxury.

Open Shelving

Open shelving is a great concept that comes with the pressure of keeping the area in pristine condition (we can't decide if that's a good thing or a bad thing?). On one hand you have this beautiful display for your dishware and fine china that you HAVE to keep nice because it's always visible and on the other hand you have to worry about keeping it nice and pretty. If you can accept those terms, then open shelving is awesome! You can have a variety of shelf types and if you go with the most popular style of wood shelves, you can add a new depth of texture to your kitchen that will make those plain looking subway tiles really POP! The best thing about

open shelves is that they work with just about any cabinet style and can be incorporated even if you have upper cabinets.

What other styles or trends have you seen that make you swoon? If you need inspiration, heck out Dwell or Curbed on Instagram! Your heart will stop and run simultaneously, trust us!

5 Cold Treats for the Florida Heat

Summer in Florida lasts FOREVER! At least that's what it feels like. Here are 5 of our Florida cold treat favorites we like to visit to beat the heat:

1 Twistee Treat

Florida based and full of delicious taste, Twistee Treat is one spot that literally screams "WE SELL ICE CREAM"! The swirl cone shaped buildings can be seen sprinkled throughout the state and serve a range of soft serve from milkshakes to banana splits, and mostly everything can be customized and cherry picked (all puns intended as usual)

2 Dough Nation

Dough Nation, currently only based out of our beloved Tampa, takes a new twist on cookies by serving RAW cookie dough with a side of ice cream. Don't worry the dough is 100% safe to eat, just be careful because the proportions are MASSIVE. The new cookie company still hasn't figured out what a size small is — the small comes with 3 scoops of cookie dough AND 3 scoops of ice cream by the way.

3 Snowbatchi

Snowbatchi is another Tampa based favorite. Their unique "rolled" ice cream serving method keeps their Ybor City location PACKED literally from open to close. Customers can custom pick what goes into their rolled ice cream dessert and even have the option of picking from the dragon breath menu. What's Dragon Breath you ask? It's a dessert that allows you to dip either brownies, donuts, or even cheese puffs into liquid nitrogen, instantly freezing the food. Once you pop the food into your mouth, the dry ice like smoke seeps out, giving you the smokey illusion of having dragon's breath.

4 The Hyppo

The Hyppo is gourmet popsicle joint with an Ybor City and a Hyde Park location, and when we say gourmet, we mean it. Every pop is freshly made with the wildest ingredients. We're talking Yellow Watermelon Jalapeno and Blackberry Sweet Corn and the crazy flavors don't stop there. So when you're tired of having the same vanilla ice cream and want something that may or may not put some hair on your chest, take on the #popdontstopchallenge at The Hyppo.

5 Rita's Ice

Rita's is a classic frozen custard spot that reminds you of mom-n-pop food spots (say that 5 times fast) from back in the day. They have such the old school flare that they even offer a downloadable mp3 version of the Rita's Jingle on their website, and let's just say the lyrics just want you to be cool and happy. With the brand promise of "Ice. Custard. Happiness." Rita's serves a range of ice custard treats from a Misto to a Blendini aka the things midsummer night's dreams are made of.

Needless to say, this list is sure to keep your sweet tooth sweet and the heat at bay when you're traveling through Florida. What's your favorite cold summer treat?

5 Florida Activities that are PERFECT for Summer

Florida is usually the first place that comes to mind when you or the family are ready for a summer vacation. We're proud to say that Florida, even after all these years of being the go-to summer destination, will NOT fail at giving you a great vacation, or even staycation (if you're already a local). Here are the top 5 Florida summer activities you can take advantage of on your next vacation:

1 Amusement Parks

Needless to say, Florida has the most amusements out of any state in the US. From Busch Gardens to Legoland, Florida has quite the variety of amusement parks that are a great way to spend the summer. We'd be crazy not to mention Disney World. Not only does Florida have theme parks but to help beat the heat there's also a massive amount of water parks scattered throughout the state. From Crystal Lagoon to the new Volcano Bay, Florida doesn't shy away from giving both tourists and locals alike a share of ocean-free fun.

2 Beaches

Beaches big and small are what most people come to Florida for (besides Disney of course), and boy does the state give you your pick of beach type. We've got white sugary coasts lapped by beautiful blue waters and shores that are decorated with entertaining marinas. Either way, it's guaranteed you'll find yourself on a beach somewhere soaking in the sun, and anyone can agree that's a great way to spend the summer. Just don't forget your sunscreen!

3 State Parks

From Curtis Hixon Park in Tampa to the Wekiwa Springs State park in Orlando, Florida has a range of experiences that anyone can enjoy. Whether you like the more secluded cool spots like the Devils Den or if you want a place that's great for toddlers and a little less tourist-filled, Florida's parks ensure that no matter what town you stop off in, you're a short drive from some most likely free summer fun (although some parks require paid parking, entry is usually free for the public).

4 Museums/Aquariums

Some of Florida's most popular museums/aquariums include the Florida Aquarium, the Ringling Museum, The Dali Museum, NASA's Kennedy Space Museum, the Glazer Children's Museum and the Museum of Fine Art. You could spend plenty of many of your vacation days doing a full Florida Museum and Aquarium tour, with frequent beach stops of course, but the variety in types and things to see is a great way to spend the summer while you're here.

5 Cruise Ports

Ok, so this one is cheating a bit since we're one of few coastal states, but if you're looking to add some depth and a double whammy to your summer vacation, after you're done hitting the amusement parks you can drive to one of Florida's ports to hop on a ship for even more vacation fun. Some popular cruise ports are Port Canaveral in Orlando, Fort Lauderdale, and

even right here in Tampa! A cruise from the Florida coast is the ultimate vacation, aside from Disney of course, topper for the summer, plus A LOT of them have all you can eat buffets and restaurants on board! Take that Disney!

5 Homebuying Myths

First Step is Looking at Houses

- While the hunt for your new home can be a long one, the first step isn't looking for an open house or making appointments through Zillow. Getting a pre-qualification for a home can help you dive a little closer in your search.

"It's great being pre-qualified because then you know your buying power. You don't run the risk of falling in love with a home that doesn't fit your budget or your goals. A pre-qualification can narrow your search and help you focus on what's important like location or square footage" - Geoff, Regional Sales Manager.

Once you've found a home you love, being pre-qualified makes the process even easier and actually can make the buying process smoother and easier.

30-year mortgage is the best option

- The typical mortgage style is the 30-year mortgage option that helps keep your monthly payments low, but will extend the amount of time you spend paying back your home loan. According to Scott of FBC Mortgage, a typical 30-year mortgage isn't always the best option for everyone. There are a range of options from 15-year to variable mortgages that could work better depending on various other factors like your down payment and other home buying incentives.

You must put 20% down

- The 20% down myth is one of the most prominent out there and is the reason most first-time home buyers feel they need to wait or are discouraged to even start the home buying process. While putting a full 20% down can help lower your monthly payments, there are several opportunities for first-time homebuyers, young professionals, and home buyers in general to get into their dream home with a lower down payment. Some Young Professional incentives even offer as low as 0-5% down for professions such as those in the medical or law industries. Most lenders are up-to-date on all the latest incentives for down payment options and can break each option's pros and cons down for you.

The only upfront cost is your down payment

- Speaking of down payments, armed with a lower down payment option, some may rush in expecting to pay for just their down payment at closing only to be shocked at seeing almost 2-3 times that cost. It's important to learn from your real estate agent and lender what other fees you may see on your closing costs. Other fees can include property taxes, home inspections and insurance and escrow costs, so be prepared to attend your closing with more than just your down payment.

The Loan/Buying process is long and complicated

- The search for your dream home can be long if you aren't sure what you're looking for, don't have a real estate agent or aren't really sure where to start. But with lenders like FBC, mostly everything is done online at your convenience and in a pretty quick fashion, depending on the agreed upon closing dates.

"We offer buyers a smooth and seamless process when they're buying their home. With ICON, we have a form that allows buyers to get pre-qualified, calculate their payments, and request for approval all on the same site. We offer a hub to get buyers set up and try to take care of as much as we can to make the process easy." - Scott, FBC Mortgage

With the dawn of the digital age, submitting electronic paperwork and payments has completely streamlined the process of buying a home.

Check out these resources from [FBC](#) and [Zillow](#) to debunk more Home Buying myths.

5 Must Visit Places in Your Community – St Pete, FL

St. Petersburg Florida has been on the come up for the last decade or so with a major boom happening in the last 3-5 years. Well known as a city of art, culture and acceptance, it's also home to an award winning beach and the Tropicana Field stadium. Whether you're visiting or trying to make St. Pete your home, here are 5 places you MUST visit while you're there:

1 St. Pete Beach

In case you didn't see this one coming, St. Pete beach is growing in popularity, but is still said to be much more quiet than most other beaches in Florida. Just down the water from Clearwater Beach, St. Pete Beach encourages visitors to grab lunch at their many eateries on their way in and get ready to relax on soft sand, calm clear water, and abundance of beautiful seashells. In 2012 St. Pete Beach was voted #1 on TripAdvisor's Best Beach Destinations in the US, was #5 on Beach Destination in the world, and is #7 on this year's 2018 Traveler's Choice rankings.

2 The Dali Museum

The Dali is dedicated to the works of the late Salvador Dali and houses the largest collection of Dali's work (other than Europe). The museum features over 2,100 works from every medium in his artistic career and had a vast number of works in its collection donated by the Reynold and Eleanor Morse. The Dali opened its doors in St. Pete in 1982 and often features other visiting collections from artists such as Picasso, Kahlo, Duchamp, and Clyde Butcher. In 2012, the Dali was placed on the AIA's list of Florida Architecture: 100 Years. 100 Places. And continues to invite visitors to explore the abstract period of Salvador Dali's work.

3 Sunken Gardens

In the busy and quickly growing city of St. Pete, the Sunken Gardens offers a very very green botanical paradise to bring nature to the landscape of tall shimmery buildings. The Sunken Gardens is St. Pete's oldest living museum and is home to some of the oldest tropical plants in the region. At 100 years old, the Sunken Gardens offers tours, horticultural programs, private events, and hopefully one day a flock of flamingos. While on a tour of its beautiful exotic plants and winding green paths, you can also donate to their Flamingos Forever Committee and help bring flamingos to the city.

4 Fort De Soto Park

Fort De Soto is a county park praised by both the boating community and beach lovers alike. The park, which covers 1,136 acres on the Gulf of Mexico and Tampa Bay, offers campsites, lush hiking trails, and a place to rent kayaks or canoes. In 2011 the beach earned top honors in Parents magazine as the Best Family Beach, touting a wide tidal pool for little ones, loungers for the adults, and troves of beautiful seashells for the treasure hunters. The park not only has a beach front but also has a historic fort and museum allowing visitors to discover the history behind its name.

5 Downtown St. Pete

“Downtown” St. Pete is the picture of what one expects a “downtown” to be, from galleries, restaurants, and cafes, to beaches, theatres, stadiums, every experience is only a short walk or drive away. Downtown St. Pete has a variety of award-winning eateries, so much so that a few companies offer a “St. Pete and Eat” tour of all the eats downtown has to offer. Walking along the downtown strip you can shop for vintage finds, hand-made wares, or pop into a number of book shops or art galleries. Even more popular are St. Pete’s downtown festivals which often center around seafood, art, sports, and even more great eats.

If you plan on visiting St. Pete or becoming a resident, come prepared with your walking shoes and tons of energy to explore all the city has to offer!

For the entry paragraph, do a little research for the comment in the first sentence, as it’s probably been more like 10-20 years with a major boom over the past 3-5 years. For the St. Pete Beach might want to add some accolades for it’s ratings, as I believe it’s been on the top beaches list multiple times. Soft sand, calm/clear water, abundance of shells, etc. The Dali should focus on his ongoing collection covering multiple mediums; the visiting exhibits featuring such prominent artists as Picasso, Kahlo, Duchamp; indoor/outdoor movies; expansive museum store; and many other events. For downtown St Pete would make sure to mention art galleries, cafes, etc. along Beach Drive, Historic Vinoy, waterfront aspect, Rowdies games at Al Lang Stadium, shows at Mahaffey Theater, Jannus Live or The State Theater, etc.

10 Terms You Need to Know When Buying a New Home, Townhome, or Condo

1. Mortgage

- a. A Mortgage, or mortgage loan, is the funds that a purchaser borrows from a bank or creditor in order to buy a property or real estate. The creditor or bank may also claim the title or deed to the property until the debt of the mortgage, and its interest, is paid off. If the purchaser does not pay the creditor or bank, the property can be seized.

TYPES

The most common types of mortgages are 15-year and 30-year mortgages, the year denoting the amount of time the repayment will be in place.

2. Lender

- a. A lender can be a company or a person, and they provide funds to borrowers, sometimes with interest, to pay for a property or real estate.

3. Rates

- a. A rate is a percentage of additional cost, usually charged annually, that is added in exchange for your borrowed loan.*

TYPES

- b. Annual Percentage Rate: Your annual percentage rate can vary and is usually an annual charge that can include not only your interest rate, but broker fees, points, and any other charges associated with your loan.
- c. Interest Rate is the additional charge you will pay each year to borrow the funds to purchase property.
- d. Variable Rate is a term to describe interest rates on your loan that vary over time and can periodically change depending on a number of factors such as market interest rates.
- e. Fixed Rate is a term to describe interest rates that are fixed at a set rate indefinitely throughout the period of the loan.

4. PMI

- a. PMI, an acronym for Private Mortgage Insurance, is insurance that a lender may require a borrower to have as a way to protect the lender from losing money in the event that the borrower must forfeit on making payments or is sent to foreclosure.

5. Pre-Qualification

- a. A pre-qualification is an assessment that gives lenders an idea of your overall financial picture. From your debts to your income, a pre-qualification can help a lender determine what your buying power should be. A pre-qualification also is a great tool to help you determine what kind of home you can afford and how much of a loan you can get approved for.

6. Home Inspection

- a. A home inspection is exactly as it sounds. A professional consultant comes and inspects the condition of your future home, from your home's major systems to things like termite damage. Usually a home inspector will only inspect aspects of the home that are easily accessible and visible, and it is focused on the function and performance of the home, not so much the cosmetic details. Sometime your home inspector will give you suggestions or advice if they notice something about your home. A Home Inspection usually takes place before you actually purchase the home, which can help you when negotiating closing credits and the asking price of the home. You will receive a full report from the inspector once the inspection is completed and notated. A Home Inspection is generally not required but is highly recommended to give you insight during the homebuying process.
7. Home Appraisal
 - a. A Home Appraisal is an estimate of the fair market value of your home's worth. Your lender will require that you have an appraisal done in order to assess your loan request's validity. The Home Appraisal can include pricing of surrounding comparable properties, your home's condition, and the location or any other assets such as land that are included with your home. Home Appraisals are performed by licensed professionals who are heavily regulated.
8. Closing
 - a. The actual closing of your home is where you meet with a notary and possibly your Realtor on- or off-site of your home to sign your official purchasing documents and any final walk-through documents.
 - b. Closing Costs can include your down payment, appraisal fees, taxes, attorneys fees, and several other costs that allow you to officially purchase your home.
9. HOA
 - a. The Home Owners Association is an organization that enforces community and home rules and regulations for properties within a certain area. From lawn maintenance to the color one can paint their house, the HOA can determine a range of factors for the community. If a community has an HOA, there is a fee associated with living there, but that could also mean the HOA takes care of select things about your home for you. Most HOA fees are charged to you monthly, but can also be an annual cost that may include lawn care, valet trash, and community amenities such as pools or golf courses.
10. Fee Simple
 - a. Fee Simple is a term that means an estate, property and/or land owner has absolute ownership of their property, allowing the owner to do whatever they choose on their property. So, the owner is responsible for the costs of the interior and exterior structural maintenance of their home. This typically means the HOA fees are lower because they generally only cover the costs of maintenance and repair of the common areas.