

7/30/08

Paradise Found

As a new homeowner at Islander Village, my husband and I would like to thank Mr. Edwin O. Swift, III for making our dream of homeownership possible. As I sit and write this from my porch, I look around at what we have been able to achieve. A home. A home of our own. A new and wonderfully built home in Key West. If you had asked me one year ago would I be a homeowner in Key West, I would have said, no, it wasn't possible. How could I ever afford a home in Key West? Even with the abundance of foreclosure and short sales on our island, the American dream of homeownership was still out of my grasp. That was until Ed Swift and his dedicated team of professionals put that realization to fact. Now I am a homeowner. A proud and thankful homeowner. And without Ed Swift's vision of workforce housing and his initiative to put together a project as Islander Village, I wouldn't be here today.

Sure, you may think that anyone in today's market has a chance to own a home in Key West. Short sales and foreclosures are abundant – it is a buyer's market all over town. Yet one fails to realize that it isn't just a great price that is the issue. Financing, closing costs, insurance, taxes – it really mounts up and even the best bargain out there isn't always a real bargain in the long run. However, that isn't the case with Islander Village. These beautifully designed and well-built homes are attractive not only for their affordability but from start to finish the home buying process has been superb. Excellent financing options (including the newest rent-to-own initiative) with some of the most qualified banking specialists showed us that yes, we can afford to buy a home for the same price we would pay in rent. Islander Village offers prospective homeowners a house built to such standards that the required insurances needed are very well priced and much better than you would find in a similarly priced home in town. Taxes are also low and as a primary residence we benefit from the Florida Homestead exemption, another plus. All together, our mortgage payments, homeowner's insurance, taxes and association fees are just about the same as we paid in rent. It doesn't take a rocket scientist to figure it out – why pay rent when you can buy for the same money? And along the way, each and every step was guided by some of the best, brightest and most capable people I have ever encountered. The entire process was smooth and easy and we are most grateful to everyone who helped us make our dream a reality.

Islander Village is a lovely planned community that harkens back to the days when everyone knew everyone else. A slower paced lifestyle where everyone feels safe, where kids play and parents meet and greet each other. Your neighbor is your friend and everyone at Islander Village has been great. There is a real sense of community here; a

real pride in ownership and a wonderful sprit of camaraderie. Just imagine life here: Jeff and his partner Ryan down the street just moved in – say ‘hi’ to your new neighbors. Little Jimmy and Eddie Jr. are fast becoming playmates. Judy is having a birthday party and all the neighborhood kids are celebrating at the pool. Dave and his wife Sue are having a cookout – come on over! Diane just learned to ride her two-wheeler – she loves to ride up and down the sidewalks knowing she is safe to do so. And everyone has a kind word or just a smile and a wave to each other – from the construction crew to the established family, everyone knows everyone else. To take a line from the television ‘Cheers’, Islander Village really is a place ‘where everybody knows your name and their always glad you came’. And my husband and I are definitely glad we came – we came home. Our beautiful new Islander Village home.

Key West is the last refuge for some and new beginning for others. Little did any of us realize that Key West would also be our dream fulfilled. My husband and I love this island paradise and now as new homeowners in Islander Village we have arrived. I hope to spend many, many happy years here and I am sure we will - I never want to leave my dream home. The peace and tranquility of this little spot of our own is terrific. I feel safe, happy and content. Just like my neighbors dog, if I could I would just wag my tail; lounging away the hours marveling at how much my life has changed in just one year. One year ago, I would never have believed this to be possible but sometimes dreams really do become reality. Especially if you have the best team in the world dedicated to making it possible.

Thank you Ed Swift. Thank you Debbie Swift Batty. Thank you Joyce Unke. Thank you Heather Roberts and Orion Bank. Thank you Jon Diamond and Johnson Insurance. Thank you everyone. You have made an enormous impact on our island in ways I don’t think can be put into words. Everyone at Islander Village feels as we do – we are immensely grateful for your vision, your dedication, your enthusiasm and your patience. And I want everyone to know just what a wonderful experience it has been working with such talented and caring individuals. I wish you continued success in escalating the home buying process for everyone. Everyone needs to know that there is a glorious new community coming together on Stock Island that will not only bring the benefits of home ownership to so many but also provide an opportunity to take part in an exciting and vibrant community where everyone is welcome. I will spread the word to everyone – Islander Village is marvelous!

Thank you again – we are both immensely grateful.

We are Islander Villagers!