



DeLoach Hofstra+Cavonis, PA  
**NAVIGATOR**

*When you need help, showing you and your family the way.*

Injury Law + Estate Planning + Elder Law + Real Estate & Association Law + Litigation + Probate



STC 1st Anniversary Team (1994)



STC 30th Anniversary Team (2023)

# Legacy of Commitment

1993  
2023

## *Celebrating 30 Years of Service at Seminole Title Company*

*In the early years of the law firm* before the title company was formed, Dennis R. DeLoach Jr. and Peter T. Hofstra painstakingly drafted all title documents themselves. “In the old days, you did everything by hand,” Dennis recalled. “It’d be debits and credits on just a sheet of white paper. You can imagine how laborious that was.”

Thus, Seminole Title Company (STC) was born on May 1, 1993. Not only did it give the attorneys their time back to focus on the practice of the law, but they could also service the growing number of real estate developments on the beaches and surrounding areas.

A team of professionals from the community were assembled to help close real property transactions with the meticulous care and integrity one would expect from an attorney-owned and operated establishment. STC emerged not as a mere affiliate of the law firm but as a cherished member of the DeLoach, Hofstra & Cavonis, P.A. (DHC) family.

Thirty years later, STC continues to bring exceptional talent on board. Today’s seasoned closing team is a testament to the company’s commitment. Peter retired from the law firm and title company in 2018, entrusting the leadership of STC to real estate attorney Joe Murphy, now the company’s president. Dennis enjoys the role of Immediate Past President.

company’s success: founders, leaders, the closing team, buyers, sellers, Realtors, lenders, underwriters, contractors, homeowners’ associations, builders, and the community who supported the endeavor to ensure seamless transactions in both residential and commercial realms.

This year, Seminole Title Company was named “Business of the Year” at the 58th Annual Mr./Ms. Seminole Awards Dinner, an honor reflecting the exceptional service and profound impact the company brings to the Seminole community.

“We are jubilant to mark our 30th anniversary,” beamed Joe. “Our success is a testament to the tireless dedication of our team, who have always placed our customers’ needs at the forefront.”

Taking a moment to reflect on their journey, Dennis expressed, “We eagerly anticipate many more years of serving the Seminole community and beyond.”

To commemorate this momentous 30-year milestone, STC recently hosted an appreciation party for those who are the cornerstones of the



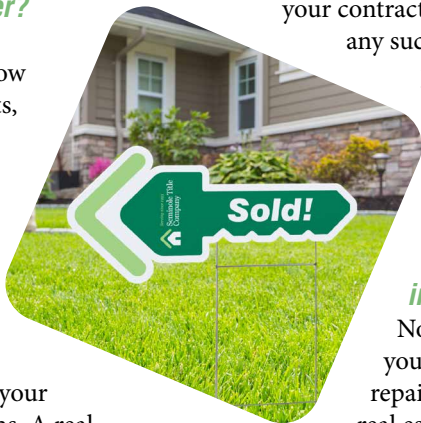
Peter and Dennis



# FAQs: Selling Your Home

**Should I engage the services of a licensed real estate professional or broker?**

You know what you originally paid, you know your improvement costs, but only a real estate professional will know the market value of your home. You certainly don't want to underprice your home! Conversely, an unrealistically high asking price may leave your home unsold for months. A real estate professional will know both your home's value and current market trends.



**Do I need to provide my purchaser with a termite or home inspection report or survey?**

No, under a standard "as is" contract you are not required to pay for these items for your buyer. If these items are desired, your buyer is responsible for procuring and paying for them. However, if you have copies of a termite or home inspection report or survey, your contract may require you to produce any such items already in your possession.

The production of said items may also be beneficial for certain disclosure requirements under your contract.

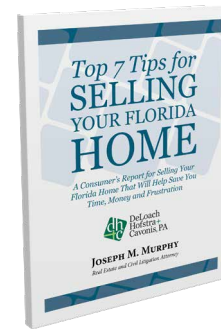
**Do I have to sell my home in "perfect condition"?**

No. Before listing your home, you may wish to make any repairs and/or improvements your real estate professional suggests. Then, I recommend you only sign an "as is" purchase and sale agreement.

While you are not required to make any improvements under an "as is" purchase and sale agreement, you still have certain disclosure requirements for any latent defects known by you and not otherwise readily observable by the buyer.

**Should I hire a real estate lawyer to represent me?**

Selling (or buying!) a home is one of the biggest financial transactions you will make. Hiring an attorney to draft and interpret contractual content can protect you both legally and financially throughout the process and give you peace of mind.



If you want to learn more about selling your home, download a free copy of my guide *Top 7 Tips For Selling Your Florida Home* at [dhclaw.com/FreeLegalResources](http://dhclaw.com/FreeLegalResources).



## Read What Our Clients Say

**Gwen**  
Real Estate Client

*Mr. Murphy came highly recommended for advice and guidance for real estate issues we experienced during a prolonged and stressful mortgage refinance with our bank. He was totally approachable, extremely professional, responsive, knowledgeable and intervened with clarity. The follow-through by his entire staff (Karen Snyder and Margaux Herodet) was exemplary of what customer service means—especially in these times. Karen called us regularly to keep us abreast of the status of our issues. That kind of reassurance was extremely comforting during a stressful time. Mr. Murphy personally proofed the final closing documents. Needless to say, we were impressed with the entire staff and would definitely recommend Mr. Murphy.*

# In the COMMUNITY Clear the Shelters

DeLoach, Hofstra & Cavonis, P.A. proudly supported SPCA Tampa Bay's "Clear the Shelters" event on August 26. With our donation, along with other community sponsors, an impressive 122 fee-waived adoptions took place, creating forever homes for 57 cats, 38 dogs, 14 guinea pigs, 8 rabbits, and 4 pigs. This unprecedented turnout is a testament to our collective commitment to animal welfare. This event marked a historic milestone for SPCA Tampa Bay, as it saw the highest number of adoptions ever achieved during Clear the Shelters. We extend our heartfelt congratulations to every fortunate pet and their new families. Beyond the numbers, this occasion provided an opportunity for their dedicated staff and volunteers to pause, take a breath, and rejoice in the arrival of autumn, signaling the end of the sweltering summer months. It was truly a celebration of compassion and community.



## Whiskers at Work

Back by popular demand, the DeLoach, Hofstra & Cavonis, P.A. and Seminole Title Company "Legal Beagles" hosted "Whiskers at Work," an SPCA Tampa Bay program that brings homeless animals into your office for cuddling sessions! This type of interaction not only helps the animals with their socialization but also helps staff with stress relief. Our attorneys, staff, and family members were delighted by two playful puppies, two frisky kittens, and a 6-month-old dog named Herbie. Our Legal Beagles mascot "Bonnie Beagle" also made a special appearance to join our photo sessions. We are happy to report that all of the animals at the event have been adopted. To learn more or join us, visit [theLegalBeagles.com](http://theLegalBeagles.com).



DeLoach, Hofstra & Cavonis, P.A.  
8640 Seminole Boulevard  
Seminole, Florida 33772

dhclaw.com  
727-308-5441 | 888-397-5571



PROUDLY A **PET-FRIENDLY OFFICE**

### Special MESSAGE

#### We Are Here to Help

If you have a legal issue outside of our practice areas, don't hesitate to reach out to us. We have a network of reliable attorneys who specialize in other areas of the law, and we can connect you with them to get you the help you need. If you have any questions, please contact Simone DeLoach at 727-308-5441 or [simone@dhclaw.com](mailto:simone@dhclaw.com) to learn more.

To update your address preferences, add friends or family to our mailing list, or to be removed, please contact Simone DeLoach at 727-308-5441 or [simone@dhclaw.com](mailto:simone@dhclaw.com).

### PAWS for the LAWS



## Congratulations to the Murphys...Again!



Emmett, Joe, Lindsay, and Nora



Emmett and Nora

We are thrilled to share the wonderful news of Attorney Joe Murphy and his wife Lindsay's newest addition to their family! On Sunday, February 12, 2023, they welcomed the adorable Nora Jean Murphy, weighing a healthy 8 pounds 9 ounces. Both parents are absolutely over the moon with joy and feel incredibly blessed. Big brother Emmett is embracing his new role with excitement and love. Please join us in extending our warmest congratulations to Joe, Lindsay, Emmett, and the entire Murphy family on this joyous occasion. We wish them a lifetime filled with love, laughter, and cherished moments with their precious little Nora.



When you need help.

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### Connect With Us!



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## Upcoming EVENTS

**NEW!** Learn about long-term care and how to qualify for Medicaid in our free online webinar with attorney Rep DeLoach. You can also watch his past seminars on estate planning and pet planning.

## FREE LIVE WEBINAR

 DeLoach Hofstra+Cavonis, PA



### **Your Guide to Florida Long-Term Care Medicaid (LIVE)**

**TUESDAY, OCTOBER 17, 5-6 P.M. (ZOOM)**

- ▶ *Income/Asset Rules*
- ▶ *Healthcare Crisis Management*
- ▶ *Irrevocable Trust Planning*
- ▶ *VA Benefits*

### **Estate Planning Essentials**

- ▶ *Wills v. Trusts*
- ▶ *Probate and Probate Avoidance*
- ▶ *Asset Protection Strategies*
- ▶ *Incapacity Planning*

### **Estate and Pet Planning**

- ▶ *Pet Planning and Pet Trusts*
- ▶ *Incapacity Planning, including who to name to help you*
- ▶ *Wills, Trusts and Probate*
- ▶ *Charitable Planning*

Please visit [dhclaw.com/seminars](http://dhclaw.com/seminars) to register. Questions? Please contact Ashleigh Fisichella at 727-308-5441 or [ashleigh@dhclaw.com](mailto:ashleigh@dhclaw.com).

## Our Favorite RECIPES



### Rep's Apple Fennel Coleslaw

The firm and title company hosted a “Burger Bash” to celebrate the second anniversary of our new building. Attorney Rep DeLoach added to the menu with his tasty apple fennel coleslaw. It's not only a delicious summer recipe but also suitable for those who are dairy-free or vegan. (serves 10-12)

- ▶ 1 small green cabbage (about 1 pound), shredded (about 5 cups)
- ▶ 1 small fennel bulb, thinly shaved (about 1 cup), reserve fronds for garnish
- ▶ 1 small red onion, thinly sliced (about ¾ cup)
- ▶ 1 tart-crisp apple (e.g. Granny Smith or Honeycrisp) peeled, cored, and julienned
- ▶ 1 tsp kosher salt, or more to taste
- ▶ ¼ cup apple cider vinegar
- ▶ ¼ cup neutral oil (e.g. grapeseed or canola)
- ▶ Juice of 1 lime (about 2 tbsp)
- ▶ 2 tsp honey, or more to taste
- ▶ 1 tsp celery seed
- ▶ ½ tsp freshly cracked black pepper
- ▶ ½ cup loosely packed chopped fresh cilantro, mint, basil, or a fresh tender herb of your choosing

In a big bowl, mix together cabbage, fennel, onion, and apple. Add salt to taste and mix well. In a small bowl or jar, mix vinegar, oil, lime juice, honey, celery seed, and pepper. Taste the mixture and add more honey if you want it sweeter. Gradually pour the vinaigrette over the slaw ingredients. Use just enough dressing to lightly coat all the cabbage. You may have some dressing left over. Mix the slaw to spread the dressing evenly. Then, add cilantro and mix again. If desired, sprinkle with fennel fronds. You can serve immediately, but it tastes better if you let it rest for about 15 minutes. The cabbage and onions will absorb the dressing's flavor the longer it sits.