

# THE CARDINAL

# flyer

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## SEPTEMBER EVENTS CALENDAR

**Sept 7, 14, 21, 28, 29: JamBrew** (Herndon). Free outdoor concerts on the Herndon Town Green every Friday starting Labor Day weekend through the end of September, featuring local musicians and their original music. Food and local brews available for purchase. Fun for all ages. [jambrew.com](http://jambrew.com))

**Sept. 8-9: Burke Centre Festival** (Burke). Featuring a huge Arts & Crafts Show, Karaoke, Fairfax County Police, Fire & Rescue displays, emergency preparedness area, live bands, dance and other entertainment, roving characters, a wide variety of festival food vendors, interactive wildlife shows, high quality face painting, amusement rides, pony rides, hypnotist show, basketball toss, and more. ([burkecentreweb.com](http://burkecentreweb.com))

**Sept. 14-15: Chalkfest at Reston Town Center.** All are invited to create chalk drawings on Market Street. The event is open to professional artists, amateur artists, businesses, families, and kids of all ages. (<http://publicartreston.org/engage/events/chalkfest-at-reston-town-center/>)

**Sept. 15-16: Bluemont Fair.** A country fair in the foothills of Virginia's Blue Ridge Mountains. Enjoy artisan booths, children's areas, Indian Village, food and more. (<http://bluemontfair.org/>)

**Sept. 15-16: Mount Vernon Colonial Market & Fair.** The annual Colonial Market & Fair features dozens of America's finest historic craftspeople and plenty of family fun! ([mountvernon.org](http://mountvernon.org))

**Sept. 15-Nov. 6: Cox Farms Fall Festival** (Centreville). Enjoy all sorts of festival attractions, including a fantastic hayride, live entertainment, farm chores, local food tastings, a market, tunnels, a kiddie zone and more! ([coxfarms.com/fallfestival.aspx](http://coxfarms.com/fallfestival.aspx))

**Sept. 29: Beer, Bourbon, & BBQ Festival** (Leesburg). Annual festival serving up more than 60 beers, 40 bourbons, lots of BBQ, live music and more at the Village at Leesburg. ([beerandbourbon.com/leesburg/show-info](http://beerandbourbon.com/leesburg/show-info)).



## WANT TO SELL YOUR HOME FAST?

Preparing your home for sale can make the difference between getting the price you want – or ending up disappointed.

Discover some easy things you can do by requesting my free guide, "50 Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 571-207-0890 and I'll send it right out to you.

## CREATE SHARP INTERIORS: AVOID THESE DECORATING DISASTERS

Beauty is in the eye of the beholder, and that saying rings true for how one chooses to decorate one's home. Therefore, one person's love of leopard print could be another person's decorating disaster. If you are looking to sell your home this year, change up or avoid these top five no-nos.

**Wall-to-wall carpeting.** Having wall-to-wall carpet is the number one no-no. According to Jonathan Scott of the famed Property Brothers, no one is looking to buy a house with carpet—which can hold many of life's unsavory side effects like dirt, stains, and hair.

**Mirrored walls.** In theory, this decorating idea should make a small space appear larger. However, according to Scott, the effect can actually make your room look like an "80s dance hall." Let the dance hall die and opt for full-length mirrors instead.

**Clutter.** When it comes to decorating to sell, less is almost always more. Be particularly picky about the foyer, since this provides the initial impression of the interior. Keep shoes, winterwear, bags, and other daily-use items organized and out of sight. Rearrange or remove furniture and décor throughout the home to make each room appear as spacious and inviting as possible.

**Loud wallpaper.** Although wallpaper can add that pop of color that a room desperately needs, a loud or dizzying pattern can turn off buyers. If you want to add appealing hues, stick with paint.

**White on white.** Although beautiful, the color white is not realistic when it comes to life's many mishaps. Realtor.com recommends that homeowners gravitate toward rich shades such as rust browns, black, and forest green.

# \$0 DOWN, \$0 OUT OF POCKET!

## FEATURED SAMSON PROPERTIES



Spotsylvania, VA \$318,000

**\$1781/month**



Stafford, VA \$324,000

**\$1814/month**



Culpeper, VA \$329,900

**\$1847/month**



Woodbridge, VA \$379,900

**\$2127/month**



Woodbridge, VA \$389,900

**\$2183/month**



Ft. Washington, MD \$399,900

**\$2239/month**



Jeffersonton, VA \$429,900

**\$2407/month**



Spotsylvania, VA \$435,000

**\$2436/month**



Fredericksburg, VA \$439,900

**\$2463/month**



Locust Grove, VA \$469,000

**\$2626/month**



Manassas, VA \$475,000

**\$2660/month**



Woodbridge, VA \$479,900

**\$2687/month**



**FIRST  
HERITAGE  
MORTGAGE**

### DOWN PAYMENT PROTECTION THROUGH FIRST HERITAGE MORTGAGE

As a modern homebuyer, you want the freedom and stability of owning a home. You also need the flexibility and mobility to pursue life's adventures, without worrying about the status of the housing market if you need to make a move.

That's where Mortgage +Plus comes in. With your down payment protected, you can enjoy homeownership on your own terms. Buy your dream home now, and live there with peace of mind. Even if you have to sell for a loss in a down market, up to the full amount of your initial down payment can be reimbursed back to you when all program requirements are met.

This is home buying the way you deserve, and the way it should be. Please contact a First Heritage Mortgage loan officer for further details

#### MIKE FILAN

Sr. Loan Officer/VP NMLS ID  
# 659409 (703) 899-8720 – cell  
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#### LIZ MCELROY-FILAN

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Total payment of home is based on an APR of 4.567% and tax is benefit may vary based on individual tax bracket. The interest rate used is 4.25% and is subject to change. The interest rate is subject to increase at the end of the 7-year fixed rate period. Your interest rate may be adjusted annually thereafter and will be based on an index plus a margin. The index is the one year London Interbank Offered Rate (LIBOR) as published in the Wall Street Journal and the margin is 2.25. Equal Housing Lender. This Financing is designed to assist you in selecting the loan program that list closely suits your budget. Financing is shown for comparison only. This is not an offer of credit or commitment to lend. Loans are subject to buyer/property qualification. Rates/fees are subject to change without notice. Cash reserves may be required for some conventional loans. Please call Samson Properties if you have any questions.

# NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

## Sold Summary

	Jul 2018	Jul 2017	% Change
Sold Dollar Volume	\$2,101,448,915	\$2,035,680,542	3.23%
Avg Sold Price	\$536,494	\$521,969	2.78%
Median Sold Price	\$468,000	\$449,000	4.23%
Units Sold	3,917	3,900	0.44%
Avg Days on Market	30	35	-14.29%
Avg List Price for Solds	\$542,106	\$528,703	2.54%
Avg SP to OLP Ratio	98.4%	98.1%	0.28%
Ratio of Avg SP to Avg OLP	98.1%	97.7%	0.42%
Attached Avg Sold Price	\$402,185	\$387,745	3.72%
Detached Avg Sold Price	\$677,769	\$658,554	2.92%
Attached Units Sold	2,008	1,967	2.08%
Detached Units Sold	1,909	1,933	-1.24%

### Notes:

- SP = Sold Price
- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

## Inventory

	Jul 2018	Jul 2017	% Change
Active Listings	6,902	7,779	-11.27%
New Listings	4,446	4,556	-2.41%
New Under Contracts	1,386	1,197	15.79%
New Contingents	2,188	2,311	-5.32%
New Pendings	3,574	3,508	1.88%
All Pendings	4,281	4,694	-8.80%

## Financing (Sold)

Assumption	3
Cash	393
Conventional	2,492
FHA	397
Other	152
Owner	1
VA	479

## Days on Market (Sold)

0	200
1 to 10	1,689
11 to 20	571
21 to 30	386
31 to 60	560
61 to 90	259
91 to 120	109
121 to 180	52
181 to 360	65
361 to 720	24
721+	2

## IMPROVE YOUR ONLINE SHOPPING EXPERIENCE

There's no question that online shopping is easier than ever. Your personal computer has become the gateway to shopping nirvana. You can visit a dozen stores and compare prices without leaving home. You can shop anywhere in the world and find things you'd never see in your neighborhood.

Yet there are some risks and trade-offs involved. It's important to be aware of these risks and take proper precautions. Use the following tips to improve your experience.

**Safety:** Given the stealth of cyber-criminals, your payment may be misdirected or your credit card numbers stolen. Avoid using Wi-Fi for financial transactions. Additionally, be aware that you may be tracked online. Those watching can log all of your internet traffic, so use

sufficient cybersecurity to guard your movements and transactions.

**Scams:** Never click on an email that asks you to. It's usually phishing—a scattergun approach to snagging information from unsuspecting internet users. And, as always, if the price of something online looks too good to be true, it probably is. Don't buy it.

**Price:** Browser extensions are available; these can conduct price comparisons for you so you can make the best choice. To be safe, stick with large, trusted sites.

## WHAT TO BUY FOR THE HARD TO BUY FOR

It might be more blessed to give than to receive—but buying gifts can be burdensome. Do you know anyone who is impossible to buy for? Here are a few ways to please even the most difficult recipients.

Time is often the best way to show someone you care—and it can be bought. Tickets to concerts, plays, or sporting events are a welcome treat. Or you can purchase admission to amusement parks or escape rooms. Consider buying yourself a ticket as well so you can create memories. Subscriptions to streaming

services, magazines, or monthly delivery boxes continue gifting long after the party ends.

And there are always gift cards. Some gift-givers avoid these, fearing they are impersonal. But they ensure recipients get something they'll want!

## ASK THE AGENT: *THIS MONTH'S QUESTION*

### WHY HASN'T MY HOME SOLD?

If you're in a hot market, and your sign out front still doesn't bear the much-desired "sold" banner, it's probably for one of three reasons.

First and foremost is price. Have you priced it realistically? Work with a real estate agent who knows your area and can recommend a reasonable price based on comparable sales and your home's condition.

The second common reason is condition. Is your kitchen outdated? Does your exterior need a paint job? If your home needs work, you should reflect this in the price or complete the necessary work.

The third factor relates to how you show your home. Remember, you want to make a dazzling first impression. Make sure your home is in top condition for showings. Turn on lights, open blinds, declutter, deodorize and vacate the premises during showings. Present buyers with a bright, clean, and inviting space they'll fall in love with.

# Solve it!



	9	3			4			8
		2			7			
8	4		3	1				
	6				5			3
5		4				2		6
2			4				5	
				9	8		1	4
			2			8		
9			6			5	3	

**Sudoku instructions:** Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

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## DIJON CHICKEN PASTA

This simple but delicious dish can easily become a go-to recipe—perfect for fall evenings filled with activities.

Serves 6

- 1 pound short pasta (such as ziti or penne)
- 1 tablespoon olive oil
- 2 shallots, chopped
- 2 cups heavy cream
- 3 tablespoons Dijon mustard
- 2 ½ cups cooked and diced chicken breast
- 2 cups quartered mushrooms
- 2 cups fresh spinach, chopped
- 1 teaspoon salt
- Fresh pepper to taste

### Preparation:

Cook pasta according to package directions and set aside.

In a large skillet, heat oil and sauté shallots until translucent. Lower heat and add cream and mustard, stirring until combined. Add chicken and mushrooms and gently heat through.

Add the cooked pasta and spinach and toss until leaves are just wilted. Add salt and pepper to taste and serve.

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