

THE CARDINAL

flyer

BROUGHT TO YOU BY—

Samson

Properties

THANK YOU CARDS: STILL IN STYLE OR NEEDLESS PAPERWORK?

Fewer people may be sending handwritten notes these days, but thank-you cards still haven't gone out of style. At least they shouldn't, according to etiquette experts.

While it can be confusing trying to figure out the "proper" way to communicate in various situations, there are some agreed-upon guidelines for how to send your thanks. For example, gifts received at parties generally warrant a handwritten thank-you note. Think birthday parties (for both children and adults), bridal or baby showers, and anniversaries. Another rule of thumb: if you received a gift in the mail or a gift that wasn't opened in front of the giver, your best bet is to send a written note. The same goes if you've received something that has been made specifically for you. Lastly, if you've been treated to a kindness or gift during a difficult time, like an illness, death, or hospitalization, then you should absolutely express your gratitude with a handwritten note.

For gifts given during the holidays or "just because," a verbal thank-you is perfectly fine, especially as you most likely opened the presents in front of the giver.

But is it ever okay to send just an email? Of course! Thank-you emails are perfectly acceptable in work situations and when you don't have a person's physical address. They're also more than enough if you want to thank someone for a small kindness, like a neighbor picking up your newspaper.

At the end of the day, though, what matters most is that we all remain generous with our gratitude. Being thankful will never go out of style.

THINKING OF BUYING A HOME? GET MY FREE GUIDE.



Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

Just call me at **(571) 207-0890** or email me at **Adrienne@adriennegreen.com** and I'll send it right out to you.

FIVE QUICK STAGING TIPS FOR A FASTER HOME SALE

Staging your home prepares your property for potential buyers so you can achieve a faster sale. Professional stagers and your real estate agent can help with this task. If you're under a time crunch, use these simple staging tips to quickly get your home ready for viewing.

Declutter everything: All that "stuff" gets in the way of buyers seeing what your home has to offer. If you don't have time for a full house purge, at least make sure all surfaces are clear and closets are neatly organized. Remember, you want your home to appear spacious, not crowded.

Spruce up the entry: Make a good first impression. Sweep the front porch. Clean outdoor furniture. Add a doormat and some potted plants. Keep the entry and walkway well-lit.

Rearrange furniture: You might be surprised at how easily you can transform your home with a little rearranging. Place furniture in symmetrical arrangements. Create inviting conversation areas. If you have a spare room that has become a catch-all, set it up as usable space. Arrange it as a guest room or office, so buyers see the room's potential.

Clean from top to bottom: Your home should sparkle. If you have a lot of square footage to cover, consider having your home professionally cleaned. It will be worth the investment when buyers fall in love with your pristine space.

Minimize odors: Before showings, run some orange rinds through the garbage disposal. Remove odors in furniture and carpets with a dash of baking soda; let it sit for 10 minutes, then vacuum. Heat a pot of water and a couple cinnamon sticks on the stove for an hour to add a pleasing aroma to your space.



LOCAL BUSINESS FEATURE:
The Listful Thinker
Dena Fleisher, Owner

In each newsletter I profile a local business owner I know! This month we're hearing from Dena Fleisher, the owner of The Listful Thinker. Her company sells a book to organize your life! Learn more about her business at listfulthinker.com.

When Did You Create This Business?

I created my business, Listful Thinking 4 years ago.

Describe Your Background:

My background is in nursing. I was an RN for 11 years before I hung up my stethoscope to be a stay-at-home mom. Then, I wanted to rejoin the workforce. I looked at my strengths which are organization and details. I put those skills together with my desire to help people. I met a graphic designer who could put my lists on the computer, and my business was born.

What Is Your Goal or Philosophy With This Business?

Almost everyone procrastinates in getting this information in order. However, nobody knows when their last day will be, whether by illness, accident, or natural disaster. If people don't gather these details, their loved ones may not be able to find information, access information, or even know what information to look for. It can be a tedious, time-consuming and stressful process for your loved ones if your information is not gathered in advance. It's one of the best gifts that you can give to your family. The hardest part is getting started. Checklists ensure that nothing, regardless how trivial, is overlooked. Don't wait until "someday" to gather this information, as "someday" doesn't happen. I'm available to help.

How Does Being in Northern Virginia Enhance Your Business?

Being in Northern Virginia enhances my business because there are no limitations here. There is so much diversity and it's great to be able to help so many people.

Can You Share a Success Story of Someone Using Your Product?

My favorite success story is my own. It gave me such an incredible feeling of peace of mind when I gathered all of my important information for my family. It's accessible and all in one place.

Can You Share a "Hidden Gem" in NOVA: A place or event that you enjoy that's under the radar?

I love The Conche. It's a chocolate themed restaurant. The food is delicious, the flavors are creative, the presentation of the food is stunning, and the service is fabulous.

Thanks to Dena for sharing with us! Get your copy of Listful Thinking and start organizing your life today. Reward yourself with a visit to The Conche when you're done!



ARE ALL CREDIT SCORES THE SAME?

Only your FICO score is used by most mortgage companies to check your credit. The FICO score became the gold standard in the mortgage lending world when Fannie Mae and Freddie Mac endorsed its use for evaluating mortgage loan applications in the mid 90s.

Here's the deal...the industry standard for credit scores is still the FICO score. The FICO score is the score that most lenders use when determining your eligibility and terms for a loan. While the FICO score is not the only credit score that lenders use, it is the most widely used with more than 90% of lenders using it to make their lending decisions.

The easiest and most convenient site to order your FICO credit scores is through Fair Isaac's consumer website: www.myFICO.com.

This is the only site where consumers can order all three of their FICO credit scores from all three credit bureaus. You can also order scores from the credit bureau websites directly but you should be aware that you're not necessarily going to get a score that lenders use.

Learn more about FICO on our Credit Score page. www.fhmtg.com

MIKE FILAN

Sr. Loan Officer/VP NMLS ID
659409 (703) 899-8720 – cell
mike@mikefilanmortgage.com

LIZ MCELROY-FILAN

Sr. Loan Officer / VP NMLS ID
659461 (703) 856-7247 – cell
liz@mcelroymortgage.com

ROB MCELROY

Sr. Loan Officer / VP NMLS ID
20408 (703) 201-9393 – cell
rob@mcelroymortgage.com

NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

Sold Summary

	Sep 2018	Sep 2017	% Change
Sold Dollar Volume	\$1,284,122,434	\$1,421,265,774	-9.65%
Avg Sold Price	\$520,731	\$499,918	4.16%
Median Sold Price	\$452,000	\$435,000	3.91%
Units Sold	2,466	2,843	-13.26%
Avg Days on Market	39	41	-4.88%
Avg List Price for Solds	\$526,622	\$506,887	3.89%
Avg SP to OLP Ratio	97.8%	97.6%	0.13%
Ratio of Avg SP to Avg OLP	97.5%	97.1%	0.44%
Attached Avg Sold Price	\$402,303	\$382,367	5.21%
Detached Avg Sold Price	\$658,931	\$634,972	3.77%
Attached Units Sold	1,328	1,520	-12.63%
Detached Units Sold	1,138	1,323	-13.98%

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

	Sep 2018	Sep 2017	% Change
Active Listings	7,343	7,896	-7.00%
New Listings	4,158	4,375	-4.96%
New Under Contracts	983	1,090	-9.82%
New Contingents	1,824	2,034	-10.32%
New Pendingings	2,807	3,124	-10.15%
All Pendingings	3,548	4,058	-12.57%

Financing (Sold)

Assumption	0
Cash	292
Conventional	1,555
FHA	244
Other	98
Owner	4
VA	273

Days on Market (Sold)

0	136
1 to 10	779
11 to 20	404
21 to 30	234
31 to 60	421
61 to 90	230
91 to 120	125
121 to 180	79
181 to 360	41
361 to 720	12
721+	5

FIVE STEPS TO AN ORGANIZED KITCHEN

An organized kitchen is a wonderful thing. It can mean the difference between fumbling around in search of that elusive spice and knowing precisely where find it. But where should you begin? To create a streamlined kitchen, try these five steps.

Empty cupboards and drawers. Start by taking everything off your shelves and out of your drawers and placing it all on a table or counter. Once this task is done, wash and clean all storage areas. Now you're prepared to organize.

Sort and subtract. Your next task is to throw away things you don't use. Donate them if you can. Toss them if you can't. Group everything you are keeping into categories.

Plan. Items should be accessible near their point of use, so be intentional as you decide where they will

go. Plan to put foods, flatware, utensils, and equipment close to the countertop or table where you will most often use them. Assign rarely used items to places farthest away or less-accessible storage areas.

Add. Choose baskets, turntables, racks, pegboard systems, and other clever kitchen storage solutions to help you keep things in place and easy to reach.

Restock. Lastly, refill your cupboards and drawers, prioritizing as you go.

ASK THE AGENT: THIS MONTH'S QUESTION

HOW LONG DOES IT TAKE TO BUY A HOME?

Home buyers can expect their purchase to take between 30 and 45 days from the time their offer is accepted to the closing date. This is the average time span for normal market conditions.

Of course, there are exceptions. Some buyers are able to get a deal together in less time if they are well-prepared and encounter no issues.

At other times, in hot markets, the high sales activity may slow down the process. Lenders may be swamped with transactions they are trying to push through underwriting. Inspectors and appraisers may have longer lead times for appointments.

Each delay of a day or two can extend the entire process an extra week or more. Your real estate agent can inform you about the current market conditions in your area, so you can plan your home search and your move accordingly.

QUICK Quiz

Each month I'll give you a new question. Just email me at adrienne@adriennegreen.com or call (571) 207-0890 for the answer.

The marble slab that eventually became Michelangelo's David was originally intended as a statue of what famous character?

DECISION MAKING 101

We make decisions in "fast" and "slow" ways. Fast decision-making is often driven by biases and jumps to conclusions. Slow decisions are typically more balanced because more thought is put into them. But life requires both fast and slow decisions, and we often don't know the best way to make them.

To make sound choices, don't make decisions rashly. Additionally, make sure you're in a good mental state. It's unwise to make decisions when you're tired or stressed. Facts can also help you make deci-

sions, but too much information can overwhelm you and lead to indecision.

Balance the amount of information with the importance of the decision. Create rules about what information you'll gather and how you'll use it. If algorithms work for AI, they can work with human intelligence too.

Solve it!



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

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!

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

PUMPKIN RISOTTO

Perfect for your fall gathering.
Serves 4.

- ¼ cup olive oil
- 1 medium onion, finely chopped
- 2–3 garlic cloves, pressed
- 2 cups Arborio rice
- 1 cup dry white wine, optional
- 6 cups vegetable stock
- 3 cups of butternut squash or your favorite winter squash, cubed and roasted
- 2 tablespoons butter
- 4 tablespoons goat cheese
- 4 tablespoons salted pepitas (roasted pumpkin seeds)

Set half of the roasted squash aside. Puree the other half and set aside. Heat oil in a medium-sized saucepan. Add onion and sauté until softened. Add garlic and continue cooking for 2 minutes. Next, add rice and stir to coat with oil.

Add white wine or one cup stock if not using wine. Continue cooking over medium-high heat, stirring often, for about 3 minutes. Begin adding the stock, about 1 cup at a time, and keep cooking, stirring often, until each addition has been absorbed by the rice.

Once rice is creamy and cooked al dente, lower heat and stir in puree and cubed pumpkin. Stir in butter and spoon into serving bowls. Top with crumbled goat cheese and pepitas.

THE CARDINAL

flyer

BROUGHT TO YOU BY—



Adrienne Green
Samson Properties
 19415 Deerfield Ave, #304
 Lansdowne, VA 20176
 571-207-0890
 adrienne@adriennegreen.com
 www.adriennegreen.com
 Facebook.com/AdrienneGreenRealtor

Thanks for reading! If you're thinking of buying or selling real estate, please get in touch.