

THE CARDINAL

flyer

BROUGHT TO YOU BY—

Adrienne Green
REALTOR

HOW TO SAVE ON YOUR CELL PHONE UPGRADE

From Samsung's Galaxy Note9 to Apple's iPhone XS, there's no shortage of options for anyone looking to buy a new phone. But as technology evolves and smartphones get smarter, the price tags on these devices continue to skyrocket.

Before you part with your hard-earned cash in order to upgrade your phone, make sure you follow these money-saving tips.

Out with the old: The easiest way to save coins on your new phone purchase is to trade in your old phone. In recent years, most wireless carriers and retailers have improved and expanded their trade-in programs to make the process smoother for customers. Best Buy, for example, offers a gift credit in exchange for most used devices, including smartphones, tablets, and even video game hardware. Once you've traded in your old device, you can use the gift credit toward your new phone.

Sell the old: Another option is to sell your device directly to another person, who may pay more for your phone than a trade-in program would. There are a number of sites to help facilitate your sale, including eBay and Swappa. That being said,

make sure you prepare for the peskier buyers who ask endless questions or waffle on sending your payment.

In with the old: The best way to save money, though, might not be the most desirable: Skip the upgrade altogether. If your phone is still working but is just a little slow, there are ways to help speed things up, like replacing your device's battery or clearing out storage. You might not have the flashiest device this way, but the savings can make up for it.

WANT TO SELL YOUR HOME FAST? GET MY FREE GUIDE.

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** or email me at **adrienne@adriennegreen.com** and I'll send it right out to you.



WANT TO SELL YOUR HOME FASTER? DO THIS

To some sellers, it seems perfectly natural to remain in the home when buyers view their property. After all, the seller can point out all the fabulous features and answer any questions the buyers have about the home, right?

Wrong. This is not the time for sellers to put on their hosting hats and welcome guests into the home. If buyers are coming by to see the property, sellers should vacate the premises. Why?

When sellers are around, buyers feel less comfortable. They are likely to feel rushed and will spend less time in the home, since their visit feels like an imposition on the sellers.

This is the opposite of what needs to happen to sell a home. Buyers must be made to feel as comfortable as possible. This will encourage them to take their time and truly consider the home for purchase. They will be more likely to notice those very features the sellers were hoping to point out, since they won't be rushed.

Buyers also typically feel more comfortable asking their real estate agent rather than the owner questions about the property. They may have a concern the agent can address that the buyer would not be willing to bring up in front of the seller.

Sellers can also get more helpful feedback indirectly through the agent. For example, a bad odor in the home may be an issue, but buyers might feel rude bringing this up in front of the seller.

If sellers can obtain honest feedback, they can use this to improve future showings and sell the home faster.



LOCAL BUSINESS FEATURE:
Transformational Healing
Cindy Battino, Owner

In each newsletter I profile a local business owner I know! This month we're hearing from *Cindy Battino, the owner of Transformational Healing*, where Cindy works as a life coach, energy worker, and happiness expert. Let's learn more:

When Did You Create This Business?

I officially created Transformational Healing in 2011

Describe Your Background:

I have a degree in Economics from George Mason, I worked in the fitness industry for over 20 years and wanted to help people on a deeper level, so I attended and graduated from the Barbara Brennan School of Healing in 2009

What Is Your Goal or Philosophy With This Business?

It is my goal to help people find more happiness in their lives on a daily basis by teaching life and relationship skills. I see through their defenses and bad habits to see their truth and I mirror that for them. My greatest super power in my business is that I use my intuition to ask deep, honest questions that direct my clients toward their healing.

How Does Being in Northern Virginia Enhance Your Business?

I work on Saturdays so that my clients in DC, Arlington, Alexandria, Frederick MD, and West Virginia can come to see me. I work virtually with clients as well, but those "locals" can see me in my office for each session or once in a while.

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

Here are some video testimonials: [youtube.com/watch?v=T99kKBX-prw](https://www.youtube.com/watch?v=T99kKBX-prw)

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

The whole town of Middleburg. I just love it here. It is quaint, elegant, true Virginia with it's wine and horses. Greenhill Vineyards is my favorite winery. RdV Vineyards rocks as well!

Cindy has a *special offer* for all newsletter readers! *Email her with "Adrienne Green's Newsletter" in the subject line to get a 1.25 hour Welcoming Session for just \$90 (normally \$175).* Cindy can be reached at cindy@transform-heal.com or (703) 966-7620. Learn more at transform-heal.com. Thanks to Cindy for sharing with us this month!



**PRE-QUALIFICATION VS.
PRE-APPROVAL**

Pre-qualification and pre-approval both offer great benefits to future borrowers and are often confused with one another. When you consider that many lenders use these terms interchangeably, the line between these two terms becomes even more confusing.

Typically, a pre-qualification will come before being pre-approved. With pre-qualification, you'll give your lender an overview of your finances and the lender will supply an estimate of what you may qualify for. There is typically no credit check involved, and it is not a guarantee that you will be approved for a mortgage.

During the pre-approval process, you will complete a formal application. The lender will review your finances including income, debts, expenses, credit history, and other information to verify your eligibility for a mortgage.

If you qualify, your lender will supply you with a pre-approval letter, which becomes a valuable resource in your search for a home.

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NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

Sold Summary

	Oct 2018	Oct 2017	% Change
Sold Dollar Volume	\$1,409,353,797	\$1,445,052,039	-2.47%
Avg Sold Price	\$517,954	\$502,277	3.12%
Median Sold Price	\$446,500	\$426,500	4.69%
Units Sold	2,721	2,877	-5.42%
Avg Days on Market	0	46	0%
Avg List Price for Solds	\$523,429	\$510,116	2.61%
Avg SP to OLP Ratio	97.9%	97.4%	0.53%
Ratio of Avg SP to Avg OLP	97.6%	97.0%	0.63%
Attached Avg Sold Price	\$393,662	\$378,051	4.13%
Detached Avg Sold Price	\$662,699	\$642,988	3.07%
Attached Units Sold	1,451	1,528	-5.04%
Detached Units Sold	1,256	1,349	-6.89%

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

	Oct 2018	Oct 2017	% Change
Active Listings	6,701	7,108	-5.73%
New Listings	3,718	3,648	1.92%
New Under Contracts	1,202	1,172	2.56%
New Contingents	1,839	1,986	-7.40%
New Pendings	3,041	3,158	-3.70%
All Pendings	3,574	3,991	-10.45%

Financing (Sold)

Assumption	0
Cash	0
Conventional	0
FHA	0
Other	0
Owner	0
VA	0

Days on Market (Sold)

0	0
1 to 10	0
11 to 20	0
21 to 30	0
31 to 60	0
61 to 90	0
91 to 120	0
121 to 180	0
181 to 360	0
361 to 720	0
721+	0

ATTENTION SELLERS: WHAT BUYERS WANT

Today's television lineup is packed with shows about property ownership. From remodeling to purchasing to flipping homes, HGTV and other similar channels have inundated homeowners with ideas about real estate.

As a result, many buyers now have high expectations as they search for a potential home. They've seen the magazine-worthy houses on TV and that's what they want to find when they view a home. Things should be picture perfect to grab their attention. Fresh paint, new kitchens and bathrooms, neutral décor, and modern conveniences top the lists of many buyers.

It's important for sellers to keep these standards in mind as they prepare to place their homes on the market. To get that coveted buyer, sellers must give buyers what they want. If they are looking for a picturesque setting, then give them one.

Invest in upgrades for outdated interiors. Allow a professional to stage the home. Take the time to boost curb appeal. Ask a real estate agent for recommendations to decide what changes would make the best investment.

As sellers make these changes, one concept is essential to keep in mind: location. While upgrades can help sell a home, it's important that sellers not price themselves out of their neighborhood. Remodeling and redecorating should be appropriate for the location.

If a seller builds an addition and updates a kitchen with all the bells and whistles, the home might be beautiful, but also overpriced. The seller may have created a \$250,000 home in a \$150,000 neighborhood.

Again, it's important to consult with a local real estate agent who is familiar with the area. He or she can determine what projects should be completed to properly prep the home for the market.

With the right upgrades at the right budget, sellers are more likely to sell the home quickly and get top dollar for their property.

ASK THE AGENT: *THIS MONTH'S QUESTION*

WHAT IS A "BUYER'S MARKET" AND WHAT IS A "SELLER'S MARKET"?

These terms are often thrown around in conversations about real estate, but they are often misunderstood.

In a seller's market, there is high demand for homes, which drives up property prices.

This demand is often caused by an influx of new residents, downward-trending interest rates, and low inventory/lack of new construction.

A seller's market may also be created by a quick spike in interest rates. This can cause waffling buyers to take the plunge due to a fear that the upward trend will continue and they will lose their window of opportunity to buy.

On the flip side, reduced demand and declining home prices create a buyer's market.

A decline in demand can be caused by high unemployment, climbing interest rates, high inventory/new construction, and natural disasters.



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

What was the most popular dog name for 2018?

Solve it!



PEPPERMINT BROWNIES

- 2/3 cup oil
- 2/3 cup Dutch-process cocoa powder
- 1/2 cup all-purpose flour
- 1/4 teaspoon salt
- 1/4 teaspoon baking powder
- 3 large eggs
- 1 1/3 cups powdered sugar
- 2/3 cup dark brown sugar
- 1/8 teaspoon peppermint oil
- 3 candy canes, crushed

Heat oven to 325°. Grease a 9x9 baking pan and line the bottom with parchment paper, allowing some to hang over the sides. Heat the oil in the microwave until warm, then add the cocoa powder and whisk until combined. Set aside. Place the flour, salt, and baking powder in a small bowl. Set aside.

In a larger bowl, beat the eggs and both sugars until light and airy. Stir in the peppermint oil. Add the cocoa mixture and dry ingredients, alternating in two to three additions until all ingredients are fully combined and the mixture is smooth.

Transfer to the prepared baking pan and bake for 15 minutes. Remove from the oven and sprinkle the crushed candy canes on top, then bake for another 10 minutes, until the brownies start to pull away from the edges. (FYI: A knife inserted in the middle will not come out clean.)

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

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