

REAL ESTATE *Happenings*



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Market Update

We have had many of our homes listed for sale take longer to sell on average over the last month or so because buyers, especially federal workers, were unsure when they would start receiving their paychecks again. We have had multiple agents tell us that their buyers loved a particular property, but their search was on hold for the time being until the government reopened. receiving their paycheck again. We have had multiple agents tell us that their buyers loved a particular

property, but their search was on hold until the government reopened. We also have a home that was under contract prior to the shutdown, and the closing on that home was delayed because the buyer couldn't get financing approved because they were a government worker.

The mortgage market is heavily affected by economic data, and with the federal government shut down, there's been a lack of official data from government agencies. That said, other sources have taken on an outsized importance. Moira Ritter, a staff writer for Homes.com, explained it in more detail: "On Wednesday, ADP released data about the private-sector job market. That report revealed that private employers added 42,000 jobs in October. The 42,000 figure isn't particularly important for mortgages — what matters is that the markets didn't expect that many job additions. Wednesday also brought data about the strength of the services sector. That report, too, was stronger than expected. While that's generally a good thing for the economy at large, it's not so good for mortgage rates, explained Matthew Graham, chief operating officer of Mortgage News Daily. Even with the recent shakeup, it's important to consider the bigger picture: Mortgage rates are still lower than they were earlier this year and at this time last year. That said, homeowner demand for refinances has more than doubled since last year, according to data from the Mortgage Bankers Association. Purchase applications, too, are up from a year ago."

As of the first week in November, mortgage rates averaged 6.22% according to Freddie Mac. This was the first increase since the first week of October; however, it is still lower than the 6.79% average a year ago. Even though the daily rates have been volatile in recent weeks, with the shutdown hopefully winding down, there is light at the end of the tunnel, and rates could drop even more!

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RECENT SALES

City	Community	Address	Price
Ashton	EDNOR HIGHLANDS	17801 Striley Dr	\$690,000
Brookeville	MANOR OAKS	2444 Astrid Ct	\$545,000
Brookeville	FLINTRIDGE	22350 Flintridge Dr	\$1,040,000
Brookeville	DENIT ESTATES	1000 Rocky Glen Dr	\$1,090,000
Olney	CAMELBACK VILLAGE	17801 Buehler Rd #112	\$265,000
Olney	HOMELAND VILLAGE	18119 Rolling Meadow Way #215	\$300,000
Olney	HOMELAND VILLAGE	18260 Rolling Meadow Way #24	\$339,000
Olney	JAMES CREEK	18526 Clovercrest Cir	\$500,000
Olney	FAIR HILL FARM	3011 Paladin Ter	\$505,000
Olney	HALLOWELL	17715 Chipping Ct	\$517,000
Olney	JAMES CREEK	18601 Shadowridge Ter	\$540,000
Olney	OLNEY SQUARE	6 Wachs Ct	\$625,000
Olney	OLNEY ACRES	4612 Prestwood Dr	\$635,000
Olney	BRIARS ACRES	18 Thornhurst Ct	\$637,500
Olney	OLNEY SQUARE	18324 Darnell Dr	\$670,000
Olney	CHERRYWOOD	16924 Continental Ct	\$800,000
Olney	HALLOWELL	10 Megans Ct	\$870,000
Rockville	MANOR VILLAGE	4002 Norbeck Square Dr	\$420,000
Rockville	CASHELL WOODS	16730 Cashell Rd	\$425,000
Rockville	FLOWER VALLEY	15308 Carrollton Rd	\$800,000
Rockville	NORBECK ESTATES	16701 George Washington Dr	\$810,000
Rockville	ROCK CREEK MANOR	14100 Parkvale Rd	\$825,000
Rockville	NORBECK ESTATES	4837 Powder House Dr	\$830,000
Rockville	BROOKE MANOR ESTATES	16401 Hillcroft Dr	\$1,145,000
Sandy Spring	ASHTON PRESERVE	16720 Alexander Manor Dr	\$1,125,000

** Sales data taken from Bright MLS **

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OFF MARKET EXCLUSIVES

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**4615 BRIGHTWOOD RD
OLNEY
OATLAND FARM
\$1,000,000**



**600 BRIGHTON KNOLLS DR
BRINKLOW
BRIGHTON KNOLLS
\$850,000**



**ROCKVILLE
BROOKE MANOR**



**OLNEY
HIGHLANDS OF OLNEY**



**BROOKEVILLE
BROOKEVILLE KNOLLS**



**OLNEY
OLNEY ACRES**

WE HAVE MORE! CALL US FOR INFO!



A Short Take on the Short Sale!

Throughout our careers, we have listed and successfully sold several properties that are "short sales." In a short sale, a mortgage holder agrees to take less than what the mortgage holder is owed and release the mortgage, thereby allowing you to sell your house. The process, however, is more involved than it sounds. The time to get a Realtor involved is *early* in the process. If you are in this unfortunate situation, call us right away. Don't be shy about it! Early action could lead to a sale and relief for you, the seller, and all conversations are kept confidential. In all cases, it's best to get moving on the problem quickly!



EQUAL HOUSING OPPORTUNITY
If your home is currently listed with another broker, this is not intended as a solicitation of that listing.

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Jesse Flores
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Estate Sales
Cathie Garofalo
301-928-1262

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Husky Home Services
Patrick Snell - 410-988-5184

Home Improvement - Painting
Ramon & Son's, MHIC #122498
301-963-6902

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Paul Partington - Allstate
301-924-4960

Landscaping
Juan Sanchez Landscaping
240-645-5745

Mortgage Consultant
Prosperity Home Mortgage
Ryan Reeves - 301-252-6477

Moving
JK Moving Services
Phil Philbin - 301-943-6955

Plumbing
Chuck the Plumber/CS Dowrick
301-774-1452

Roofing
Louis Altobelli III Improvements, LLC
240-793-8499

Tree Removal
Parsley Tree Service
Greg Parsley - 240-429-9413

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Superior Pressure Washing
301-351-5315

Windows/Doors/Siding/Gutters
All Four Seasons Co. Inc.
Phil Zlotnick - 800-394-6369

Attorney/Real Estate and Estates
Richards and Richards
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Carpet Cleaning/Firewood
Poseidon Dry Carpet Cleaning
301-279-7767

Chimney and Fireplace
Suburban Chimneys
301-980-8658

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Chuck Niglio
301-649-5108

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Gaithersburg Garage Door Inc.
Ryan Smart - 301-990-6200

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301-760-6320

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5 Star Painting
301-793-4392

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Alan Cook
240-246-5405

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Capital Locksmith - Jack Exler
301-213-5353

Mold Remediation
Columbia Restoration
410-799-9910

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Great Nation Moving
Scott Franks - 240-706-0169

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Ryan Davis - 410-905-6843

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King and Sons - Gary King
301-924-4218

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Well Water Solutions
John Moseman - 410-935-7185

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Diligent Windows - Herb Helman
443-570-0688

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Ferguson & Wilpon
301-570-3600

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Carpet and Vacuum Expo
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Curiosity Consignment
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Mr. Clean Outdoor Solutions
Ryan Davis - 410-905-6843

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Ace Handyman Services - Phil Savard
301-359-6489

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RHS, Inc - David Goldberg
301-913-9213

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301-466-5996

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Certainty Home Lending
Joe Altobelli - 301-775-2443

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Chris Plummer - 301-370-7933

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Roberts Radon, Robert Tsas
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Pest Control Club
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John Ferguson, Esq.
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 OLNEY
 \$709,000**



**211 OLNEY SANDY SPRING RD
 ASHTON
 \$949,000**



**17403 OLD BALTIMORE RD
 LAND - OLNEY
 \$450,000**



**4174 FRANCIS SCOTT KEY HWY
 TANEYTOWN
 \$499,999**



UNDER CONTRACT

**10610 ORDWAY DR
 SILVER SPRING
 \$576,000**



UNDER CONTRACT

**200 ASHCROFT CT
 ASHTON
 \$1,199,000**



UNDER CONTRACT

**3504 FALLING GREEN RD
 OLNEY
 \$694,900**



UNDER CONTRACT

**18709 ASHBOURNE PL
 OLNEY
 \$1,098,000**



SOLD

**4013 CHERRY VALLEY DR
 OLNEY
 \$789,000**



SOLD

**616 DOUGLASS AVE
 ROCKVILLE
 \$385,000**



SOLD

**1006 WINDRUSH LN #21
 SANDY SPRING VILLAGE
 \$400,000**



SOLD

**7423 KILCREGGAN TER
 GAITHERSBURG
 EDINBURGH**