

Passion Meets Properties

THE OFFICIAL NEWSLETTER OF
ASPIRE REALTY | KATHERINE KIERNAN

WINTER IS COMING... WHOOOMP THERE IT IS!

Bridget Kruger

With Winter around the corner, Fall is a great time to consider selling or buying a home. Now that everyone is back from the lake and kids are back to school, it can be a good time to get some things done around the house.

Whether you're planning to list your house or not, we've come up with a few house cleaning ideas to help prepare your home for fall.

- Clean downspouts and gutters.
- Give your house a fresh coat of paint while the weather is cooler.
- Roof maintenance to prepare for winter weather.
- Fireplace and chimney maintenance.
- Replace filters for your furnace and heaters.
- Ensure window and door seals are in good condition to keep out cold air and save on energy costs.

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Starbucks
on us



NEW REVIEW PROGRAM

What better way to warm up this fall than with free coffee?

Complete a review for Aspire Realty on any of the following pages and we will send you a \$5 Starbucks gift card for each review that you submit.

Google

Facebook

Zillow

Your reviews are the greatest compliment we can receive!



*Featured Listing
2410 Valley View, Hawley*



*Featured Listing
3808 7th St. E, West Fargo*

5 SAFETY TIPS FOR HOMEOWNERS THIS HALLOWEEN

Article Source: ADT Security

Many people look forward to Halloween's yummy treats, sneaky tricks and creative costumes. While it can be a delightful celebration, there is always a risk of things going awry. But don't fret – follow our 13 tips for Halloween safety to keep your home and guests happy, safe and ready for this year's festivities.

1. Turn off your alarm before trick-or-treaters arrive.

Practicing consistent arming of your home security system is always encouraged, however, preventing false system alarms is also important. Halloween calls for your door to be open and closed fairly often over the course of the night, so disarm your home security system before Captain America or Queen Elsa rings your doorbell.

2. Turn on outside lights. No one likes tripping, nor does anyone like their perennials stepped on. Sure, your home might look extra spooky with only a few jack-o'-lanterns lit, but a dark home can tell people you're not accepting visitors. It could also be an accident (or break-in) waiting to happen. Keep the pathway from the street to your door well-lit and prevent any scraped knees or uprooted greenery.

3. Avoid homemade treats. You might have an autumn recipe your friends and family love, but many parents won't let their kids eat non-prepackaged candy. Plus, labels that have allergy warnings can help prevent life-



threatening reactions. Skip your famous candy corn mix and stick with the fun-size candies you can buy in bulk from the store.

4. Use LED candles instead of real candles. Candles are great for creating a sense of mystery or a feeling of warmth, but they also run the risk of accidental house or yard fires. Unless you're going to be keeping a close eye on every single candle, try swapping them out for LED ones instead. Your jack-o'-lanterns and other decorations will have the same effect, without the added risk.

5. Turn your alarm back on before you go to bed. Once the night is done, don't forget to set your alarm to stay or night mode. Having an armed and monitored home can give you the comfort needed to rest after an active evening.



SUCCESS STORY

The Voelker Family

"From the minute we met Katherine we knew we wanted to work with her and her team. She knew the home we were looking at was our dream home and she quickly started making phone calls Easter weekend! She got us in touch with Brian Johnson through Valley Mortgage, who was amazing, and had us pre-approved the same day! Over a matter of the weekend we had an offer on our home and placed an offer on our current home! We were so amazed by all the work Katherine and her team did to make this work for my husband and I. We highly recommend Aspire Realty, you will not be disappointed!"

HOMEOWNER TIPS & TRICKS

Let's talk fixed-rate mortgages.

What is a fixed-rate mortgage? A FRM has a fixed interest rate for the entire term of the loan.

How do I choose between a 15-year or 30-year FRM?

Below is a comparison chart that details the comparison of total payments over the life of a loan, using the US National Average Home Loan as an example.

15year

Loan Amount: **\$222,000**

Interest Rate: **\$3.38%**

Monthly Payment: **\$1,574**

30year

Loan Amount: **\$222,000**

Interest Rate: **\$4.38%**

Monthly Payment: **\$1,109**

Year 1

Payments: 61% principal | 39% interest

Year 7

Payments: 76% principal | 24% interest

Year 15

Payments: 100% principal | 0% interest

Year 1

Payments: 27% principal | 73% interest

Year 7

Payments: 37% principal | 63% interest

Year 15

Payments: 52% principal | 48% interest

Interest: \$61,318 + Principal: \$222,000
= **\$283,318**

SAVING \$115,946

Interest: \$177,265 + Principal: \$222,000
= **\$399,265**

PAYING \$177,265

As you can see, a 30-year fixed-rate loan will end up costing you more in the long run.

However, not everyone can afford the higher monthly payments that comes with the 15-year loan. It all comes down to evaluating your financial situation and making the decision that is right for you!



**Which is
right for
you?**



DO YOU KNOW OF A BUYER FOR THESE HOMES?

We currently have the following homes listed:



2713 26th Ave. S, Fargo
Bedrooms: 4 Baths: 4
Square Feet: 4,500
\$490,000



1504 4th Ave. E, West Fargo
Bedrooms: 3 Baths: 2
Square Feet: 1,686
\$185,000



415 12th St. N, Moorhead
Bedrooms: 4 Baths: 2
Square Feet: 2,495
\$195,000



2915 Heatherwood Cir. S, Mrhd
Bedrooms: 2 Baths: 1
Square Feet: 1,040
\$114,500



2175 Allison Lane W, West Fargo
Bedrooms: 3 Baths: 3
Square Feet: 1,891
\$220,155



2193 Dock Drive W, W. Fargo
Bedrooms: 3 Baths: 3
Square Feet: 1,835
\$239,980



1836 Huntington Lane, W. Fargo
Bedrooms: 3 Baths: 3
Square Feet: 2,640
\$245,000



6181 61 Ave. S, Fargo
Bedrooms: 4 Baths: 3
Square Feet: 2,335
\$250,000



703 27th Ave. W, W. Fargo
Bedrooms: 3 Baths: 3
Square Feet: 2,097
\$299,400



2170 Dock Drive W, W. Fargo
Bedrooms: 3 Baths: 2
Square Feet: 2,310
\$260,285



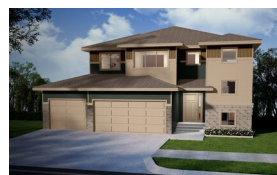
7397 17th St. S, Fargo
Bedrooms: 3 Baths: 3
Square Feet: 1,835
\$268,059



801 Cathy Drive W, W. Fargo
Bedrooms: 4 Baths: 3
Square Feet: 2,770
\$289,400



2410 Valley View, Hawley
Bedrooms: 4 Baths: 2
Square Feet: 2,682
\$300,000



3387 55th St. S, Fargo
Bedrooms: 3 Baths: 3
Square Feet: 2,896
\$368,548



3808 7th St. E, W. Fargo
Bedrooms: 2 Baths: 2
Square Feet: 1,670
\$314,500



6083 Autumn Dr. S, Fargo
Bedrooms: 3 Baths: 3
Square Feet: 2,804
\$319,900



7331 17th St. S, Fargo
Bedrooms: 3 Baths: 3
Square Feet: 1,836
\$264,563



7397 17th St. S, Fargo
Bedrooms: 3 Baths: 3
Square Feet: 1,836
\$268,059

If you know someone you know someone who would be a great fit for one of these awesome properties, please share us with them! Call us at: 701-929-6487

DO YOU KNOW OF A HOME FOR THESE BUYERS?

We're currently showing properties to the following buyers:

Tom & Deb | South or West Fargo

Rambler with finished basement
Newer construction
Quiet neighborhood
Fence preferred
South of 1-94
3 bed, 2 bath

Under: \$450,000

Maggie & Joe | North or South Fargo

Single family
Room to build a shop on the lot
3 bed, 2 bath

Under: \$400,000

Nick | Fargo or West Fargo

Condo with garage
Owner occupied only
No low grade level
Laundry in-unit
Small dog and cat friendly
2 bed, 1 bath

Under: \$150,000

Terri | Moorhead or Dilworth

1 Level living
Nice, quiet neighborhood
HOA
2 bed, 2 bath

Under: \$350,000

If you know someone who wants to sell a home that meets the needs of one of our buyers, please share us with them!

Call us at: 701-929-6487

