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| |  |  | | --- | --- | | |  | | --- | | http://ih.constantcontact.com/fs010/1102513747318/img/6.jpg | | | |  |  |  |  | | --- | --- | --- | --- | | |  |  | | --- | --- | | **October 2014** |  | | | | |  | | --- | | http://ih.constantcontact.com/fs199/1102513747318/img/143.png    Happy Halloween!  We are now slightly past the midpoint of the shorter Fall Selling Season. This means that there is about a month left before everyone's attention turns toward the holidays and they put off buying a home until after the New Year. Interest rates went down to one of their lowest points at the end of last week so this has inspired some buyers to make a decision and lock in an interest rate. If you are thinking of selling this Fall, I would hesitate no longer.    You also may want to take some exterior pictures before the leaves are gone and the grass is dead if you are thinking of selling anytime before the Spring growing season. I would be happy to come by and take some pictures to keep in a file for when you are ready to list your home.    If you are thinking of selling your home I would be happy to meet with you to discuss the market, how you can prepare your home for sale and what the current pricing in your market looks like.    Please see the articles in the right hand column with information on the Top 5 Home Design Trends for Fall and news on the new mortgage down payment rules.      Please visit my website at [www.kathywhalen.com](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC_u9_CrjYc0huhPqZlkhGkzSNwNxlmxeg_FuM44TVmcjKj1fd9-CHz-7-UYzn9pxNH2LQaX1DD4oT-Hhb8cvvxsJwEZqsvYdI0EkP9n8aZbC2P8gTTgkn28=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==). It is easy to search the Multiple Listing Service for homes with upgraded map searches, there is more information on Schools, more Community information, easy access to information on upcoming open houses in Montgomery County and DC as well as links to pictures and disclosures for my listings. I also have a mobile website: m.kathywhalen.com which allows you to search for homes based on where you are located using the GPS feature. Please scan the QR code at the bottom of this article to take a test drive.     Also, be sure to see my listngs below, read the real estate articles in the column to the right and visit my website where you can click to see current interest rates and a link to all homes currently listed for sale.  As always, if you have any real estate questions or needs I am available to help.    Thanks,  Kathy Whalen   .  http://ih.constantcontact.com/fs010/1102513747318/img/29.png |      |  | | --- | | **My Listings.......** | |  |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | ACTIVE  $449,000  714 Kerwin Road  Silver Spring, MD 20901   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/199.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC3ed5_HhTylx_1TLJWQvxNPXKLWH_C1_jmx6a1giXmY6Jn2uDOZB9dXldxuoqKBgN3mWX7e6BGajWNokVdpQR-GEOfxYQCrh_UAKItU7kG1T5JpZVBumOeeI_D9SWqna940GstjFVigyHtDLKp-2Efo=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Charming Cape Cod with Completely Remodeled Interior! New Kitchen, 3 New Baths, Refinished Hardwood Floors, Freshly Painted, 4 Bedrooms and 2.5 Baths. Estimated property tax and non-tax charges in first fiscal year of ownership is $4,254.83 |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | ACTIVE  $425,000  10408 Conover Street  Silver Spring, MD 20902   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/181.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eCw94Tzhl8S1WlwXnI5xWVS9zKOpGSO91UB8lRfFlU39jtHcMcMUto2gUYzyxnrH7DznEZ6S8AyjXLA2T_1MHTjNeXXJ_IVEs4jLJs5DtwlKj0fYVNSa4oA55B4A8ymFHTDNsOzSVibLIigzynGITgnxZuhmryQTcL7I-bwFeCW0Z4wUlqeT2SijO0PMjnfgDwA==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Spacious Split Level Home in Sought After Neighborhood near Metro! New Kitchen, 3 New Baths, Freshly Painted, Refinished Hardwood Flooring, New Carpet and Large, Private Yard. Move Right In!  Estimated Taxes are $4,148.58 |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | ACTIVE   $575,000  10502 Drumm Avenue  Kensington, MD 20895   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/140.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC9WQzZb9yqJtIbYeFjJu_Zm8tNFCeGKUO0ABqvgT8p3CBdxI-7knzmO9_iad8uJYm6B2V3HzXmQs4zWLiPB2QooqsflbjVngKgWpbGU_nK9qDvaP0ZNJ0FHgE7cTL4E2rqTIrLpuH9SqA_jk7jJIUTQQFCJVGqU_keIvEYVOmfv14Uj0EfmyZLw=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Updated 1987 Colonial on over 1/3 Acre Lot Backing to Parkland! New Hardwood Flooring on Main Level, New Paint, New Carpet and Renovated Kitchen. 3 Full Baths, 3 Finished Levels, Gas Fireplace and Two Decks! Hurry!  Estimated property tax and non-tax charges in first fiscal year of ownership is $5,883.00 |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | UNDER CONTRACT  $625,000  11015 Wickshire Way  North Bethesda, MD 20852   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/188.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC04ofgih0oR-r0VL0vR2VJlw35hQT-vvVKt5t1zgIUn3wAboGOR7k4mzefOjOmQGXZqjBZZBlGHAqrjYIsUqg1Spt_gtxYAleAz3Ld64qUHOqtTSdd_TKI6ceg3G2l6xtdM6SyKCMU8cvPh7nOMCB0Q=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Wow! Beautifully Renovated Home in Sought After White Flint Area. New Hardwood Flooring, Gorgeous Master Bath, New Heat and Air Conditioning and Perfect Condition!  Estimated property tax and non-tax charges in first fiscal year of ownership is $5,829.78. |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | UNDER CONTRACT  $425,000  1405 Gridley Lane  Silver Spring, MD 20902   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/189.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC04ofgih0oR-mMGkhd9KYBoLV5f2vV1jw6SLgNT2vLU5-GkIEERJmUYw1Nr0ADNIfDLvX9mTGPrqdLdQVfEzFrEWL1-1R7dJ0Lj30Kr4ffBHUSf6QNb1PbQFWCv804vTP_ja9Qa6tUmUd3YMnOHftdM=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Move Right in to this Beautifully Updated and Maintained Home! Gorgeous Deck, Large, Attached Garage, Landscaped Yard, 4 Bedrooms and 2 Full Baths, Open Floor Plan Kitchen & 3 Finished Levels. Hurry!  Estimated property tax and non-tax charges in first fiscal year of ownership is $4,018.14 |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | UNDER CONTRACT  $349,900  10805 Huntley Place  Silver Spring, MD 20902   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/195.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC6EoKHoKc-uCkHy8b8quGlnVTdYd4dlIdBWAOy5biKGd2fchVbd09HZ__4yHmsr-rgM6hEN-_oxnEAK4fEb42S8UU9ZXsXkkoo_QusgpxHBNhy1gLscjj2SlsPo6Gb3VBQ==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Four Bedroom, 2 Full Bath Cape with Granite & Stainless Kitchen plus a Heated, Salt Water, In Ground Pool!  Estimated property tax and non-tax charges in first fiscal year of ownership is $3,828.26 |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | UNDER CONTRACT  $650,000  2106 Cascade Road  Silver Spring, MD 20902   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/193.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC6EoKHoKc-uCU9VwSPixrwi1R4AP4UGScAzg3b6k8DwYMKVtLympFKhTPjY7fqa8GJkfDnBvJgkfY4CSe1c4JmLX9XMFapbBgzF96MvUD9WyHWW0owhPtk4bd_XDwA-49msHGcYY3ajJ1ko0LxIuDzc=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Stunning 3 Level High End Addition with Gourmet Kitchen, Family Room with Fireplace and Spectacular Master Suite!  Estimated property tax and non-tax charges in first fiscal year of ownership is $5,134.19 |  |  |  |  |  | | --- | --- | --- | --- | |  | **UNDER CONTRACT**  $650,000  10412 Barrie Avenue  Silver Spring, MD 20902   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/201.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC3ed5_HhTylxBtzzAVmwdFRD6ftRiecVPD2LjmSKk7bX-GUNVkBWn3m_3_YMsfONqfcWCMVTWEgaEUi3AMzuslaC7liBdB8iJg2joR12O2IF-RkxgzQRSSS4vjRKlIYh9DH-SXYxwT0fmTHKEHOKJS5gfTQNwhS09A==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Spacious 3 Story Addition plus a Garage! This one is Special! High End Granite and Stainless Kitchen opens to the Family Room. Main Level Mud Room, Amazing Master Suite with Walk In Closet and Full Bath. 4 Bedrooms and 2 Full Baths on Upper Level. EVERYTHING is Remodeled!!  Estimated property tax and non-tax charges in first fiscal year of ownership is $5,266.34 |  |  |  |  |  | | --- | --- | --- | --- | | Woodridge 3507 | UNDER CONTRACT  $325,000  1516 Hanby Street  Silver Spring, MD 20902   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/200.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC3ed5_HhTylxi1rRFf6Ef3JvnqOWX-hIQFOTogJzSV19_dM59tY7kHcV0Ds9KKsDC55oeqRqeStTo8FS8T0bkEKlr_E424JD0-sPjLBr7uGjf1_famWcxHUEaSfc4hOOEWcJzASwshj2bNtHoR9UoEo=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to see additional photos |   Picture Perfect Rambler with Updated Table Space Kitchen, Large Private Deck, 2 Full Baths, Family Room and Convenient Location Near Metro.  Estimated property tax and non-tax charges in first fiscal year of ownership is $3,690.26 | | |  | | --- | |  | | |  | | --- | | **Quick Links**  [About Kathy](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7D_9U7dk3JH56ZQkM9GiPwOnMea-AgLNZa5RhLi43oLEJ-rM41xGcPKIS8WrI1IVlmCqpsSk-3D8N6o985KK-EhxW-VfLG3fxiixyyz_h0GxftG_JnIkPmgm5xP9IL2y2exuylo9-ISCeIh6XlkqqDFUyguaiiRT_cehAiN29gaBLNNC0GKh6ZbYAHwAxKAdf3lxmqoN9sCQA14YIHyYQkz7ZDPhXl8Bsutjtnyg0870L_mtpuRm2qmF5KY46Iukw==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==)  [**Link to all Upcoming Open Houses**](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7SSHznkf1NFdNou2r_ehb67jxBh7Jvdm8EaeZA5Isc7bTzoWnK4_yR0k0CnL9r5YWfNV-qSiaKaBTU5al9ZrldrzfJ0YD-nAlUfk1f_3lBEqutJw-skxb0qwa4505KSnejBdeuOkeu3zRhBZv9NUj7XYsUNq6j_cjwMUZXN_qFg4OlnapPsTAVveRmMRsWysFV6SAK8nEUC3Cw2T6pO42YtOnQo7zXqeh5lrHLlalKbdtPc9hbBUnUeDdd2Y_rZb9qJpzY-QAwNAhM5wGiXMZ8iKBRD5QcYqSW9sux4yj5EcfAhP4OCTjI1DxF6WA8-irBc41gc1FvYJMmubKRscsf63TeBNIxmSk4NP9hS1g8Pw8jvr6O4ew3wWrQG73oJKg==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==)  [**Contact Me**](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7SSHznkf1NFY6oVicqkdUVt2QnhiCqghC-BLdGusnwH8OIy9qkzpyfTaE6uZ-DrcXWXuoPoAjodhYzVT4bBouDgjDVJG0W2q7SW5jmUtMnANKr8nfPmQ_X8vojvykgkfeWNJ-LBN1bvdhbYw_xuHANptvbgOW55ig==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) |  |  |  | | --- | --- | | https://imgssl.constantcontact.com/letters/images/1101093164665/rlest_icon2.gif | [Mortgage Calculator](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7SSHznkf1NFYGW8Tj7aGdyyV43B6a-JQh63LhdW3RXU5AUxTHMZUYGAlWdyjqBsSaHp91YH4RUMb4L68jJg2bmY4vGItTeY_GZ4Eaze0QbKDgljV2zoAtxHFbcI2u-a4hClqNWUrqsrwpe6AoOywvk=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) |  |  |  | | --- | --- | | https://imgssl.constantcontact.com/letters/images/1101093164665/jmml-blueenvelope.gif | [Join My Mailing List](http://visitor.constantcontact.com/email.jsp?m=1102513747318) |  |  | | --- | | **http://ih.constantcontact.com/fs010/1102513747318/img/7.jpg** | | **Kathy Whalen,  Realtor**  **Long & Foster Real Estate, Inc.**    **Direct:  301-649-5743**  **Office: 240-497-1700**  [**kathy@kathywhalen.com**](mailto:kathy@kathywhalen.com) |  |  |  |  | | --- | --- | --- | | Top 5 Home Design Trends for Fall      **Source: The Real Estate Book**      With fall in full swing, homeowners should take time to transition from summertime decor to autumnal accents throughout the home. Usher in the change of seasons by pairing these trends with rich, saturated colors.     |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/202.png](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC3ed5_HhTylxLwNDjcs-8eF-O_iO96e-rY0GNQbsk2vJ8Wp9wuVzTuYZ7Iptv7GzSGRJhTfJgeoc3BvLm4oNrRlrMFDqAP1vE5a84LRSWnwnhYWmsyKcxdBkvkzKJtOcI_ZTNJdQoRRTTH32KwfJNs7mbjtgLU-mGBNfWUY0GhjikTa6HD57wJcKIVOm5BicZ-Qnmv_MQ300&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | **Click on image above to read the full article** | | |  |  |  |  |  | | --- | --- | --- | | Final Mortgage Ruling Nixes 20-percent Down Payment Requirement    Source - RIS Media   As reported by the AP, new rules adopted yesterday by six federal agencies include the removal of a big stumbling block for would-be borrowers: the 20 percent down payment if a lender didn't hold at least 5 percent of the mortgage securities tied to those loans on its books. According to the AP article, which appeared on abcnews.com, the final rules released...   |  | | --- | | [http://ih.constantcontact.com/fs199/1102513747318/img/203.png](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC3ed5_HhTylxm-fe2YuKPBpICVPcHz6ejZkTyfW1bOvoNlZKZ8BSx2KJRUZGUtniMOZ4zO_REoSm5-zRq-FkAcVtMBK-ialGui9RLyY7xf2kRB0hnbKdgz1JkWS-KpaLPrF_GDzAZ7aq2GyAyiNlj0CU8fKUVfeaeGMoZSn7Uh4ey-lI0C2D5S2sHeMa1z2ZjwNoAix7Oizs1SCKmruGk7uyW4OarBD5EHFo5Xr8J5PZfTy95JV_DuzZd-xnPGqQmyJghD3S_HaYoPk7eHePkZx9hWLNz3K1YdKXlRUMbWz6annHUKYw994=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Click on picture above to read the full article. | | |  |  |  | | --- | | **http://ih.constantcontact.com/fs010/1102513747318/img/27.png**    [**Search the Multiple Listing Service for Homes**](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eCwhpWSDsXw4plQlx0CHmG8WEJV-P9H9xeXFkJSIvG_oqYusQBIfnldAL-t9SL-plVzY86iMLLFt5VthBXa92RIvSl57gPoak9FvG0M6lpyyTqc4g9DkJ74zKs455xEOZZmhuXcOJMV-DSq9AXelMZ36rrXRaqPAwTQ==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) |  |  | | --- | | Maryland's Foreclosure Mediation Program [http://lefteyeonthemedia.files.wordpress.com/2008/10/foreclosure-sign-house.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eCwhpWSDsXw4pe7WaHUxagR32muEALQCe77IH7LZ0FMJHqT15-8wPiM-BmyeGGSwDSTD-1f3FlBqNfOjIwq14q4V0shtHAQ3_ynarnNUikJQ1H9SME80QLSzwvDL9WaE7XOuHQzVxM2OVi_zCvWFFlGk=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | (Click on Above Image to Read Information About Maryland's Mediation Foreclosure Program) |  |  |  |  | | --- | --- | --- | | |  | | --- | | [Downtown Silver Spring](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eCx7zFfls3PSuK8S_7YOnUHVga_fWwi34WIaT7pEm-ijZCg9DTlrlaVMxGhd0u8ijv-L93zgA4ykMiFyxND-fy-jBQpq9uk7hrPCx1GiDJ4sIe7hoAKNG9004yxu-8G6xWg==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | **Click on Picture for Information on Downtown Silver Spring** | |  |  | | --- | | **school bus**  [**Montgomery County School Assignment Locator**](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7D_9U7dk3JH0-I2Vg5vfzbnfZL4U0brka8Ohhe2jsjQRnOhkDiX9g-qhpvrWo4wYumQHaBu7ik8h--KDN8udef44NNRcCBbQAdJH4dTgKLf2HzDWeQdWjcnKh74YQEZiQYjUvTGPFNY253lLaeE-rs=&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) |  |  | | --- | | **[http://www.montgomerycountymd.gov/apps/OCP/Tax/images/MC_emblem_k.gif](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7D_9U7dk3JHQwO6bIAwYEqlB7Lyr2alPz3i1AdDCNBzhb3lJdpn1QOutvXLWemKYNnwvvni5bmlyKsaSPVwCe38MrH12JBLdoPmYk4FB4NRjgyG0-DcVs310OkGgTJ3i_hm4tcrJwnKRVddDCaCxmonUyzvRnE5OB3KfBpV2iXg&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==)**  [**Estimated Real Property Tax and Other Non-tax Charges**](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7D_9U7dk3JHQwO6bIAwYEqlB7Lyr2alPz3i1AdDCNBzhb3lJdpn1QOutvXLWemKYNnwvvni5bmlyKsaSPVwCe38MrH12JBLdoPmYk4FB4NRjgyG0-DcVs310OkGgTJ3i_hm4tcrJwnKRVddDCaCxmonUyzvRnE5OB3KfBpV2iXg&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) |  |  | | --- | | **[http://ih.constantcontact.com/fs010/1102513747318/img/30.jpg](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC7D_9U7dk3JHcujeZm8wEc67U9A-H3gQGWbVAnkeXCkrQ1z0efBPQ4UmSZ-MoSWAKh8kNmQfBQu-gLnB4yM_ZGro7hRjmE-CbXokncbINP5wgDmMmFL8xajC1SXeXJ_icA==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==)**      **Visit My Website** |  |  |  |  | | --- | --- | --- | | |  | | --- | | [Sold](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eC_Ud9a90Gz0TnoaY1up3GYNYziYUAI8GyL9drIBEJZmWWsDkX_n0GwH6bsdIUtgGqG45L-AEA7sUrIovgj6z9JNJg5VaHIueocnbkQAMVaVlkWClZbWopdX-N88RtLJyHyYK7ZfHMATp_4PxBO_y9GxcMFQ68Q9O0xVDo-J0VWZnmDQUqzweN1vxO6PfOPg8qZGpECCKsy9QrCOH6z9LfKdBU6kO3CJuhD5ruN30kWDL7k0clVJwluPNLoZlAUDRHPzK6J216P_TaTmw0YwjN4iwMvVOMBOALmrigrzCiWOA4huMZI062INJX5WL1OmvQdDb0l9DFSyYRVlHscnQXTp-1WCer5SWzQ==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==) | | Please Click On Picture to See Homes I Have Recently Sold | |  |  | | --- | | HOUSELOGIC HouseLogic is a free source of information and tools-from the NATIONAL ASSOCIATION OF REALTORS®-that can help you make smart and timely decisions about your home.  **[houselogic](http://r20.rs6.net/tn.jsp?f=001LduwJRVpoCyCA9rM5qgHTRQocDRWmjqp9WvcZpnsEUD8_xhEwu6eCwDrWDDrCZXuNbWqK5ictsw9ktBCLjMcMEO49mL_CN4xpEqLEotak0nzLir4nD1O5hqW-OfBi6Qu36WZc0F-F_piQSgZMfqq3DyAITaOQGzImonvQoaoALjK5qn-ppWUCQ==&c=FJPo5pDCvXTfuOXq_tG0Mkek5YIokq8Mk-EovnjsTUiJI_0Jnn8yyw==&ch=-7TWV_Bd59CEBL5aNNvZoGhGRuW5ibNaCjCPEbKrxlRtXKa-Ss26gg==)  *(Click on Above Logo to Visit Houselogic's New Helpful Website for Homeowners and Potential Homeowner)*** |  |  | | --- | | Fair Housing Logo   http://www.google.com/images?q=tbn:x2h8TIwg5cbTwM::spragueandassociates.com/images/realtor%252520logo.jpg |  |  | | --- | |  | | Thank you for taking the time to read my Monthly Real Estate Newsletter! I hope you found it both interesting & informative. I would love to help you with your real estate needs! Please call or email me & I would be happy to set up a time to meet with you to discuss buying or selling your home.  Sincerely,  ***Kathy Whalen***   Kathy Whalen Long & Foster Real Estate  7700 Old Georgetown Road  Bethesda, MD 20814  [kathy@ kathywhalen.com](mailto:kathy@kathywhalen.com)  http://ih.constantcontact.com/fs199/1102513747318/img/145.jpg  http://ih.constantcontact.com/fs010/1102513747318/img/7.jpg | | | | |  | |