



October 2018

# Homes + Neighbors + Community



## Trunk -or- Treat Events October 31<sup>st</sup>

Bella Vista Baptist Church, 6:00 – 8:00 PM  
50 E Lancashire Blvd, Bella Vista AR 72714

First United Methodist Church, 6:00 – 7:30  
20 Boyce Dr, Bella Vista, AR 72715

Bella Vista Community Church, 5:30 – 7:00  
75 E Lancashire Blvd, Bella Vista, AR 72714

United Lutheran Church, 6:00 – 8:00  
100 Cooper Rd, Bella Vista, AR 72715

Bella Vista Lutheran Church, 5:30 – 7:30  
1990 Forest Hills Blvd, Bella Vista, AR 72715



**Julie Hull**  
**479-876-3379**



# Homes for Sale



**1 Kipling Circle, Bella Vista**  
**\$204,900.00**  
**MLS #1082089**

Low-maintenance townhouse. Walk to Country Club Golf Course. Home features; split / open floor

plan, kitchen with plenty of counter space and SS appliances, private master suite with spa-like bath, large living room with plantation blinds & gas log fireplace, office / study, private wooden deck, corner lot. Easy access to Hwy 71 for daily commute.



**7 Hebrides Lane, Bella Vista**  
**\$155,000.00**  
**MLS #1087204**

Built in 2006, this home features 3 Bedrooms, 2 Bathrooms, and 1,431 square feet. Home

features; sets on quiet cul-de-sac street, cathedral ceilings, large open-area for family gatherings or entertaining, open floor plan, pantry, level lot, mature landscaping, deck, fenced back yard. Home has new blinds and water heater. Close to Bella Vista lakes and golf courses. Easy access to new Bella Vista Bypass for easy daily commute.



**1 Horwich Lane, Bella Vista**  
**\$115,000.00**  
**MLS #1092221**

Propane tank owned. New Roof, stove, dishwasher, paint throughout. Septic tank

replaced 2009. Tankless / on demand water heater. Home features 2 Bedrooms, 1 Bathroom, open floor plan, on large lot. Large windows allow light to enter home. Workshop area under home. Back 40 Trail system runs directly behind home. Easy access to Hwy 71 for easy daily commute. Agent Owned.



**5 Stretford Lane, Bella Vista**  
**\$119,900.00**  
**MLS #1090877**

Charming well cared for home which features 2 Bedrooms, 1 ½ Bathrooms, open floor plan,

setting on a large lot. Natural light and doors lead out to 2 tier peaceful decks. Home conveniently located near Back 40 Trail access and Hwy 71 for easy daily commute. Home sold "As Is".

# Five Interior Design Disasters to Avoid

Beauty is in the eye of the beholder, and that saying rings true for how one chooses to decorate one's home. Therefore, one person's love of leopard print could be another person's decorating disaster. If you are looking to sell your home this year, change up or avoid these top five no-nos.

**Wall-to-wall carpeting.** Having wall-to-wall carpet is the number one no-no. According to Jonathan Scott of the famed Property Brothers, no one is looking to buy a house with carpet – which can hold many of life's unsavory side effects like dirt, stains, and hair.

**Mirrored walls.** In theory, this decorating idea should make a small space appear larger. However, according to Scott, the effect can actually make your room look like an "80s dance hall." Let the dance hall die and opt for full-length mirrors instead.

**Clutter.** When it comes to decorating to sell, less is almost always more. Be particularly picky about the foyer, since this provides the initial impression of the interior. Keep shoes, winterwear, bags, and other daily-use items organized and out of sight. Rearrange or remove furniture and décor throughout the home to make each room appear as spacious and inviting as possible.

**Loud wallpaper.** Although wallpaper can add that pop of color that a room desperately needs, a loud or dizzying pattern can turn off buyers. If you want to add appealing hues, stick with paint.

**White on white.** Although beautiful, the color white is not realistic when it comes to life's many mishaps.

# Paying Off Your Mortgage Faster

What's standing in between you and full ownership of your home? [Your mortgage](#). Every month that you pay money toward your mortgage you're contributing to both the principal and interest on your home. The principal goes toward your home equity, the interest toward your lender. The goal then is to pay toward your principal as much as you can, in turn paying more toward your own net worth.

**Round up every month.** A little bit can go a long way. If your mortgage payment is \$1,225 a month, for example, give \$1,300 instead. An extra \$75 (or \$50, or \$25) may not seem like much in terms of your home's total cost, but it will go straight to principal and your home equity.

**Opt for a shorter mortgage term.** When it comes to mortgage terms, a [30-year fixed loan](#) is the go-to. But if you're okay with taking on a larger monthly payment, you can choose a shorter-term mortgage and build equity much faster. If you originally went with a 30-year loan but now have the means to reduce it, look into refinancing to a shorter term.

**Funnel gifts, bonuses, and your tax refund into your mortgage.** Think of your home equity like a savings account and consider that anything extra you put into it is essentially being saved for later use. By that logic, it makes sense to dedicate all or a portion of any extra money you make during a year to your mortgage. Different lenders have different rules about extra payments, so talk to your lender and find out what the terms are and be sure to verify with them that the extra amount will be allotted toward principal, and not interest or interest-plus-principal.

**Make an extra payment each quarter.** Set aside money every month toward an extra mortgage payment and once a quarter apply it to your principal. You'll save a ton of money in interest and could shave years off your 30-year mortgage. Again though, first be sure to find out what your lender's rules are about extra payments.

## HOME ANNIVERSARY

Gayla – 1 year!



David & Andrea – 1 year!



Paula & Shelby – 1 year!



John & Sherry – 1 year!



Linda Meadows – 1 year!

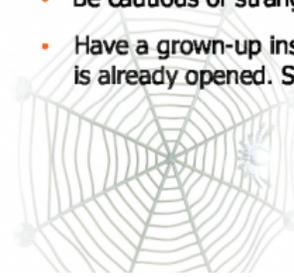


# HALLOWEEN SAFETY TIPS

## American Red Cross Halloween Safety Tips:

These "lucky 13" safety tips are for parents to share with their trick-or-treaters to prevent injuries at Halloween.

- Plan your route and share it with your family. If possible, have an adult go with you.
- Wear light-colored or reflective-type clothing so you are more visible. (And remember to put reflective tape on bikes, skateboards and brooms, too!)
- Use face paint rather than masks or things that will cover your eyes.
- Cross the street only at corners.
- Look both ways before crossing the street to check for cars, trucks and low-flying brooms.
- Don't hide or cross the street between parked cars.
- Walk, slither and sneak on sidewalks; not in the street.
- Carry a flashlight to light your way.
- Only visit homes that have the porch light on.
- Use a light stick instead of a wick! Candles used in pumpkins are a fire hazard. (Also, keep in mind that costumes can be extremely flammable.)
- Accept your treats at the door and never go into a stranger's house.
- **Be cautious of strangers and animals.**
- **Have a grown-up inspect your treats before eating.** And don't eat candy if the package is already opened. Small, hard pieces of candy are a choking hazard for young children.



**American  
Red Cross**

## RECENTLY SOLD



903 SW Loudon  
Bentonville AR 72712



23 Kendal Drive  
Bella Vista AR 72714







