

## “You and Your Credit Score”

The Homes Connection of MetroWest  
 &

Prime Mortgage Financial, Inc.  
 Invite You to Learn

How your credit score affects your mortgage buying power.  
 Ashland Library

Tuesday, September 18

6:30-8:30 p.m.

For a FREE credit report and analysis RSVP by Fri. September, 14th to  
 Kim Muscatello at 508-479-7551 or  
 Email Kim at [KMuscatello@PrimeFinancial.com](mailto:KMuscatello@PrimeFinancial.com)

## Agents of the Month



Paul  
 Gustavson



Lisa  
 Massaro

## Why Is It That We Leave Our Houses Unprotected?

By **Jeff D. Opdyke**  
 From [The Wall Street Journal Online](http://www.wallstreetjournal.com)

My wife, Amy, had one thing to say to me recently when I called home while picking up our daughter. "Well," she said, "I nearly burned your house down."

Apparently, Amy had just put some oil in a skillet on the stove when she went to check on a noise in the garage. When she returned, the oil was popping and

smoking. She quickly moved it, but some of the oil spilled and caught fire on the burner.

She quickly doused the flames. But as I listened to her, the one thought that I had was that we really do need to buy that fire extinguisher that I assured our insurance agent we'd get – in 2004.

I know that I'm not alone in putting off until tomorrow the things I should have done last year.

But I also know that this lackadaisical attitude is especially stupid when it comes to the biggest investment most of us will

ever make – our house. Amy's minor mishap lit a fire under me to not only go buy that fire extinguisher, but to check up on other items I've been putting off for too long.

After all, when your home is your castle, do you really want your castle to lay in ruin because of your laziness?

Here's why it's so easy to put off all the things you need to do to protect your house: Your house doesn't do anything. It just sits there. Cars ding and flash lights at you for every little upset – door ajar, gas low, oil needs changing. Our minivan won't let us open the side door if the gas cap is open.

My house? Not once did it ever warn me about the leaky roof. It didn't give me notice that the air conditioner was on the fritz until I turned it on – and felt the unwelcome breeze of tepid air on a

## Ashland Emergency Fund Walk-a-Thon

Sunday October 14th, the Federated Church and the Homes Connection will co-sponsor a walk-a-thon themed, "Help Thy Neighbor" to benefit the Ashland Emergency Fund. The five-mile walk will begin and end at the Pavilion on Summer Street. Get registration and sponsor sheets at:

- The Federated Church, 118 Main St.
- The Homes Connection of MetroWest, Inc., 91 Main St.
- St. Cecilia's Church, 54 Esty St.
- MetroWest Spine and Laser Center, 171 Main St. (Con't on Pg. 2)

Continued on Page 3

## Gorgeous



Beautiful 4000+ s.f. home with open plan 3.5 baths, 4-5 bedrooms, media room plus gorgeous kitchen with eat-in sun-room, all in an area of beautiful homes. Near Pike, train, 495.

**Listing Price: \$650,000**  
Call Paul Gustavson  
508-254-6069

## Walk-a-Thon Cont'd pg.1

Sign-up sheets are available locations around Ashland.

The registration is \$15 per person, \$30 per family and will include a T-shirt. We hope you will join us (rain or shine) for a walk through Ashland to support this worthy cause.

## Water View



Relax at the end of the day with a soothing water view. This Framingham cape is freshly painted and updated and offers 3 bedrooms, 2 baths, and a convenient location.

**Listing Price: \$309,900**  
Call Cathy Mariani  
508-789-9995

## Ashland Properties

### **SOLD**

#### Single Family Homes

7 Cheryl Ln.	\$280,000
288 Cordaville Rd	\$294,900
11 Tri St	\$286,000
56 Oak St	\$322,000
15 Clark St	\$318,000
35 Wayside Ln	\$350,000
25 Oak Ridge	\$385,000
20 Strobus Ln	\$439,000
5 Hundred Oaks Ln	\$467,750
18 Higley Rd	\$485,000
3 Leach Ln	\$520,000
280 High St U: Lot 31	\$615,000
77 Hardwick Rd	\$637,500
7 Fiske Rd	\$645,000
Lot 5 Bob Cat Hill Ln	\$677,500
<b>Average Sale Price:</b>	<b>\$448,291</b>
<b>Average Market Time:</b>	<b>98 days</b>

#### Condominiums

107Leland Farm Rd	\$279,000
237 Eliot St U:237	\$272,000
152 Trailside Wy	\$282,500
228 Captain Eames Cir	\$285,000
101 East Bluff Rd	\$295,000
45 Captain Eames Cir	\$298,000
118 Algonquin Trl	\$333,000
17 Half Crown Cir	\$330,000
139 America Blvd	340,000
176 Arrowhead Cir	\$360,000
25C America Blvd	\$345,000
166 Algonquin Trl	\$365,000
22 Haven Wy U:22	\$370,000
318 Cordaville Rd	\$410,000
<b>Average Sale Price:</b>	<b>\$325,893</b>
<b>Average Market Time:</b>	<b>103 days</b>



## New Construction



Build it your way beginning at **\$585,000**. In a wooded country setting not far from the Pike and commuter train, you can design your kitchen, baths and make choices every step of the way. These truly are custom homes.

Call John Ellsworth  
508-881-3404

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Homes Connection  
are featured on

[realtor.com](http://realtor.com)  
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[Google.com/base](http://Google.com/base)  
[homesconnection.com](http://homesconnection.com),  
[wickedlocalhomes.com](http://wickedlocalhomes.com)  
[trulia.com](http://trulia.com)

## Word Scramble

In This Issue...

- |            |              |
|------------|--------------|
| 1.gaegtrom | 4.rasiefunrd |
| 2.secprl   | 5.animesr    |
| 3.ctteorp  | 6.kawl       |

*"I've learned that, ultimately takers lose and givers win."* -Age 58

*"Live and Learn and Pass It On"*  
H. Jackson Brown Jr.

## Ashland Properties FOR SALE

Below is a summary of properties currently listed for sale or pending in Ashland as of July 31, 2007

### Single Family Homes For Sale

65 presently listed for sale.

Average list price = \$503,882

Average days on market = 102

### Single Family Under Agreement

19 under agreement, awaiting

Average list price = \$433,384

Average days on Market = 67

### Condominiums

55 presently listed for sale

Average list price = \$329,694

Average days on market = 157

### Condominiums Under Agreement

7 under agreement, awaiting closing

Average list price = \$338,241

Average days on market = 51

### A Rental WOW!



This contemporary condominium has everything...2 bedrooms, 2.5 baths, c/a, gas fireplace, cathedrals, laundry and a location abutting the State Park. Near commuter train and Pike.

**Rental: \$2,000**  
Call Hugh O'Rawe  
941-214-0069

## Houses Unprotected (Cont.)

steamy day.

But our house's relative silence can't be the only explanation. After all, I'll go out of my way to get my oil changed and my car washed, even if the car isn't telling me I should. How, then, do I justify the effort needed to protect a \$17,000 Jeep, and not the actions necessary to protect a house that cost more than 20 times that amount? It makes no sense.

Some of it is pure laziness. And some of it may be that, unlike the car, the task of maintaining a house is just too big. We can't get our arms around it. So we don't even try.

That's the explanation a New Jersey friend gives for not finishing a paint job after a house painter he hired abandoned the work five years ago. "Part of the house on the side is barely primed," he says. "Not only is it ugly, it's no doubt hurting the shingles. And I still don't do anything about it. It's crazy."

His reason: "The house has many things that need attending to. I need to get somebody to look at the foundation on an addition we did, and make sure it isn't cracking. Trees need pruning. The basement needs to be sealed better. It's all daunting. So unless something really bad is staring you in the face, you just put it off."

**The Homes Connection supports the Ashland Emergency Fund.**

**Word Scramble Answers**  
1.mortgage 2.prices 3.protect 4. fundraiser 5. seminar 6. walk

## King Sized New Construction



If you need space, then our 5 bedroom, environmentally thought-out home is it. With hydro air, 2x6 construction, it boasts granite, lots of hardwood, columns, all on almost an acre.

**Listing Price:\$548,628**  
Call Margot Ellsworth  
508-881-5242

**If you would like a market analysis for your home, or if you need a referral to another part of the country, we can help! Please contact the Homes Connection of MetroWest 91 Main St, Ashland, MA. 01721 Direct:(508)231-4566**

## More New Construction



This luxury home highlighted with mellow wood detailing offers you beautiful choices that include granite and stainless kitchen, hardwood and beautiful setting not far from the commuter line.

**Listing Price: \$649,900**  
Call Dan Aho  
603-899-2098

## The Homes Connection Team



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508-881-5242



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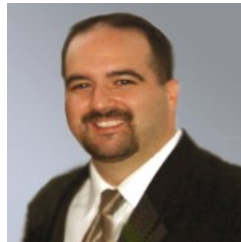
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Looking for local service or professional help?  
Go to [homesconnection.com](http://homesconnection.com) and click [services\\_and\\_vendors](#)

Do you need help from a  
**Local Service person!**  
If yes—go to  
[homesconnection.com](http://homesconnection.com) and  
click the **Services link!**

### Mark It Down!

- September 18th 6:30p.m.-8:30p.m. "You and Your Credit Score"
- October 14th 8:00 a.m. AEF 5 mile Walk-a-Thon.

Looking for a change?  
Are you considering a career  
in Real Estate? Call Margot  
or John Ellsworth @  
**(508)231-4566**



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**Suzan Herrmann**