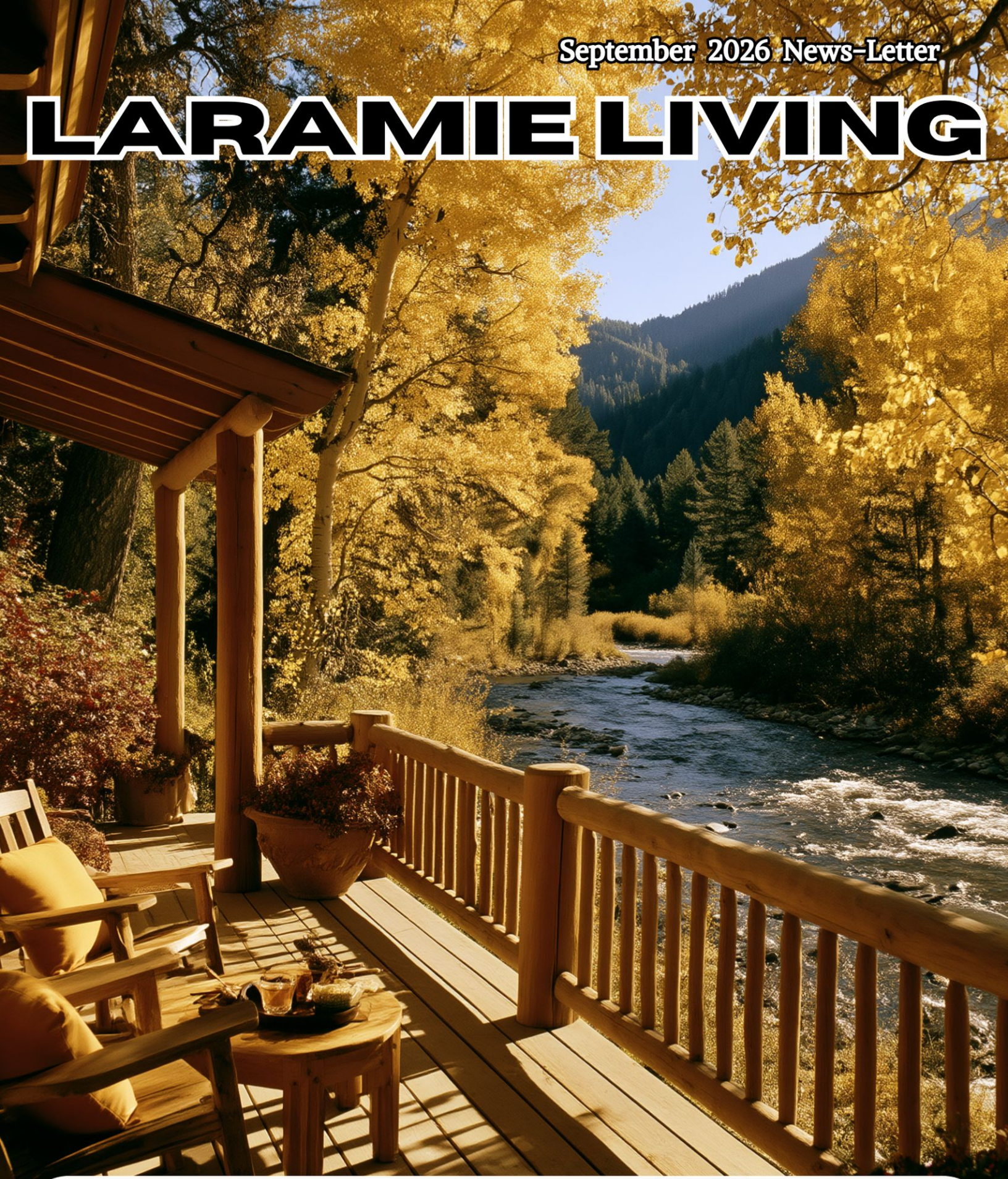
September 2026 News-Letter

LARAMIE LIVING



"Wendy Van Fleet" Broker/Owner
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PRISM REAL ESTATE SOLUTIONS, LLC

About the Cover

My monthly creative outlet is designing a cover for the newsletter. Using AI to generate an image that looks, feels and overall conveys what I have in my imagination. This months cover is about early fall and the beautiful colors in our tree lined streets as well as up in the mountains where I personally find my happy place.

INSIDE THIS ISSUE

- Office Listings
- Numbers Stats & Facts
- Home Tips Styles & Trends
- Frequently Asked Questions

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A Note from Wendy



September has a particular feel in Laramie. The students are back, the Cowboys will be kicking off another season, and the town settles into that steady, purposeful rhythm that fall always brings. The market tends to follow suit.

After a busy summer, September is usually the month where things even out. Buyers who are still active tend to be serious ones — the casual lookers from June and July have mostly made their decisions one way or another. Sellers who list now are often doing so because they genuinely need to move, not because they're testing the waters. That combination tends to make for cleaner, more straightforward transactions.

On rates: the 30-year fixed is holding right around 6.7% as we start the month, essentially flat from where it's traded through late summer. There are a few things worth watching over the next few weeks — a jobs report, an inflation reading, and a Fed meeting in mid-September — any of which could nudge rates in one direction or the other. Nothing on the horizon points to a dramatic swing, but if you're within 30 to 45 days of closing, it's worth staying in close touch with your lender through this stretch.

This issue covers the full breakdown of August's numbers, a fall design trend worth knowing about if you're planning any updates, and answers to a few questions I get often around this time of year — earnest money, closing costs, and loan types.

As always, reach out if you want to talk through your specific situation.

Wendy Van Fleet

Broker/Owner

Prism Real Estate Solutions

307-460-3664

Featured
OFFICE LISTINGS

For a complete list of available properties:

PrismRealEstateSolutions.com

5935 Bastion Rd

Price Improvement!

$717,000.00
MLS # 260324
4 Bedrooms 3 Baths
2 Car Garage
2615 Finished Sq feet



Listing Agent: Kim Ruckman 702.334.8662

Thinking about listing in the next 12 months?

Let's talk timing and strategy.

5831 Bastion Rd

$799,000.00
MLS # 260313
5 Bedrooms 3 Ba
3 Car Garage
3340 Finished Sq feet



Listing Agent: Kim Ruckman 702.334.8662

TBD Adams Street

$330,000.00
MLS # 260364
Commercial Land
1.10 acres
48330 sq feet



Listing Agent: Aireal Romero 307.421.5345

1401 S 3rd Street & TBD S 3rd Street

$816,000.00 & $684,000.00
MLS #250761 &250762
.98 & .82 Acres
Zoned B1
SHOVEL READY!



429 Bill Nye

$1,500,000.00
MLS #250232
1.83 Acres
Zoned B1
SHOVEL READY!



Commercial Land in Opportunity Zone!

Listing Agent: Wendy Van Fleet 307.761.0358

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NUMBERS
STATS & FACTS

August 2026

Type	#Listed	#Sold	Sale-to-List	Median Sale Price	DOM
2 Bed	5	6	99.07%	$294,900	38 days
3 Bed	14	19	99.31%	$390,087	67 days
4 Bed	18	16	97.15%	$426,250	52 days
5+Bed	8	6	99.16%	$557,500	84 days

Sale-to-List Price Ratio
98.42%

Average Days on Market
60

Average Sale Price
$433,762

45 Homes were listed in August

Closed Sales
47

These numbers were taken from the Laramie MLS and represent residential listings in the city of Laramie.

HOME TIPS
STYLES & TRENDS



We are shifting away from stark, minimalist spaces toward something warmer. Houzz's 2026 design research points to a return of traditional style — but not the formal, stuffy version. Think warm, grounded, and quietly elegant: rich wood tones, curved and arched details, and a general sense of a home that feels lived-in rather than staged.



What This Looks Like at Home:

- Swapping flat, boxy cabinet hardware for curved or antiqued finishes
- Layering in natural materials — wood, woven textures, stone accents
- Trading harsh overhead lighting for warmer, layered light sources
- Leaning into deeper, earthier wall colors in living spaces and entryways





Color of the Season

For anyone considering a paint refresh this fall, Sherwin-Williams' current palette pairs perfectly with this traditional-warm trend — think deep olive greens, warm taupes, and grounded browns in place of last year's cooler neutrals. These tones work especially well in Laramie homes with a lot of natural light, where they read warm rather than dark.

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Inspiration Source: Houzz

FREQUENTLY ASKED QUESTIONS

What's actually happening at the table in the Laramie market right now.

Q: What is earnest money, and how much should I offer?

Earnest money is a deposit you put down when your offer is accepted, showing the seller you're serious about the purchase. It's held in escrow and applied toward your closing costs or down payment at closing. In the Laramie market, earnest money typically runs between 1% and 3% of the purchase price, though this can vary depending on the property and how competitive the offer needs to be.

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Q: What closing costs should I expect as a buyer?

Closing costs generally run between 2% and 5% of the loan amount and can include things like loan origination fees, appraisal and inspection fees, title insurance, and prepaid items like property taxes and homeowners insurance. Your lender is required to give you a Loan Estimate early in the process and a Closing Disclosure a few days before closing, so there shouldn't be surprises — but it's worth budgeting for this beyond your down payment.

Q: What's the difference between a fixed-rate and an adjustable-rate mortgage?

A fixed-rate mortgage locks in the same interest rate for the life of the loan — your principal and interest payment won't change. An adjustable-rate mortgage (ARM) usually starts with a lower rate for a set period (often 5, 7, or 10 years), then adjusts periodically based on market conditions. Fixed rates offer predictability; ARMs can make sense if you plan to sell or refinance before the adjustable period kicks in. It's worth talking through both with your lender against your specific timeline.

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