

# MEDWICK'S MONTHLY

MOM LIFE. SECRET SERVICE WIFE. REAL ESTATE ADVICE



# TRYING HARD

## WON'T GET US THERE

### WELCOME!

*I am so happy to have you here! I hope through my monthly newsletter we share many laughs, cries, and inspiring stories. An authentic look into my unedited world. Enjoy!*

### INSIDE OUR PREMIER ISSUE

TRYING VS TRAINING... P. 1-2  
FUN TIME P. 3  
JUNE BIRTHDAYS P. 3  
STORIES FROM THE STREET P. 4-5  
HEALTHY ME, HEALTHY YOU P. 6  
SOCIAL SUMMARY P. 7

## Trying vs. Training

Have you ever said you were going to try to do something? I'm going to try to eat healthier. I'm going to try to lose weight. I'm going to try to grow a garden. I'm going to try to quit smoking. I'm going to try and learn a new language. I'm going to try to become a better student. I'm going to try to learn how to crochet.

Ever TRY to do anything like the above? Of course you have. I use those examples above because I have literally TRIED every single one of those. Was I successful in everything?? Nope. Did I succeed in some areas?? I did. Well what was the difference?

### It's a mindset.

When you set your mind on doing something, what is your mindset? Are you doing it because you HAVE to do it? Or are you doing it because you WANT to do it? I started to look back at the things I did not succeed in. What was different?? Well....Those things I just TRIED to succeed. I went in with a negative mindset. Negative thoughts right out of the gate. "This is going to be hard." "This is going to take so much time." "I have no idea what I'm doing." "Where do I even start?" "I'm not going to be good at this." "It's going to be a lot of work."

### How did that work out for you??

Probably not great. For me, it started out great. But then the excuses would start. Any excuse I could think of. Then within a short amount of time, I would just give up. Sound familiar??

### Training for a marathon

Have you ever run a marathon? I haven't. But I know some of you have! Did you just one day decide to sign up, no plan, no idea of what to do? Probably not. When someone signs up for a marathon, they don't TRY to run it. They TRAIN to run it. They have a plan. They buy the right clothes and the right running sneakers. They buy the right foods. They have a carefully thought-out running/walking schedule. It's weeks/months of preparation.

When you are in training, you have a completely different mindset no matter what it is for. Think about it. Apply it to anything. Here's how it sounds:

I'm going to try and lose weight.  
I'm going to try and run a marathon.  
I'm going to try and quit smoking.

I'm training to lose weight.  
I'm in training to run a marathon.  
I'm training to quit smoking.

Right??!! See/hear the difference? The first statement already sounds like you are setting yourself up for failure.

Imagine your doctor said to you, "I'm going to try and perform this surgery, let's see how I do." What !?!?! That is the last thing I want to hear from my doctor.

With my job, I am in training every single day. My most recent transaction was no different. We all know how crazy this market is. My buyers gave me about a 3-week window to find them a home for them to actually be IN the home before their current lease ran out. 3 Weeks! Inventory is SO low. Buyers are flooding the market. It was going to be a challenge. But I made a promise to them and I was NOT going to let them down. I knew I had my work cut out for me.

So what did I do? I wasn't going to TRY and find them a house, I was in TRAINING to find them a house. I put my training gear on and I worked. Non-stop. Day and night. Dropped everything I was doing for last-minute showings. Wrote many many offers. Rewrote offers. Networked with local agents. I was NOT going to let this family down. I didn't stop until I found them exactly what they wanted.

And that's exactly what happened. When I got the phone call from the listing agent that our offer was accepted, I cried. I literally cried on the phone.

So next time you go out to accomplish something check your mindset. Are you trying or are you training? Trust me it makes a difference.



*Josie*

# Fun Time!

## June Trivia Question

Q: What is the birth flower of June?

Everyone who texts or emails in the correct answer by the last day of this month will be entered into a drawing for a \$10 gift certificate to Amazon.  
Good luck!!

## June Sudoku

2						5	1	
				6				
		1	9		7		4	
	5	4	6				8	
	7		8	5	4		2	
	8				9	4	3	
	3		5		1	9		
				9				
	1	8						4



HAPPY BIRTHDAY!!



Here are the June Birthdays from our friends of Medwick's Monthly. If you have a birthday in June and don't see your name on this list, please email or call me so that we will include your birthday!

Judah Choi            6/1  
 Andrew Erickson    6/6  
 Eli Choi                6/18  
 Krista Wickliffe     6/21

Amy Reyes            6/22  
 Kayla Strauss        6/23  
 Alyssa Larimore     6/30

# STORIES FROM THE STREET...

*A monthly column of real life examples, told in 'story' format to give you knowledge of what actually happens behind the scenes of a Real Estate transaction.*

This month we are changing it up a bit and doing a Q&A. You have questions, we have answers. The real estate market is always moving and evolving and what was true 6 years ago or even 6 months ago isn't necessarily true today.

If you have any questions about real estate just reach out and we'll give you our professional opinion/advice and will help you in any way that we can.

**We feel that our job is to educate and inform our clients so that they can make the best decision possible for you and your family.**

It's our job not just to tell you why or how to do something but the logic and reason behind the advice. If you know the structure and foundation of how to find the solution, then your knowledge bank is that much more powerful for the future.

At Impact Maryland Real Estate not only do we want to help our clients but we want to educate and empower our clients so that they can make their own informed decisions.

With that said here are some recent questions:

**1. I've heard that the market is crazy right now for sellers, so should we buy first or sell first?**

We get this question with almost every client that we have that is selling and buying. Yes, this is SUCH a brisk market for sellers that if you are considering selling then you should ABSOLUTELY do it in this market. It seems like every house that we list gets 20, 30, 80 showings in just a few days and will end up with 5 to 15 offers.

The buyers are so anxious, and it is such a competitive market that the sellers can really dictate the terms that benefit them.

When making an offer in this market there is no way a seller is accepting any contingency for the buyer to sell their home.

The buyer's offer has to be clean and provide little to no resistance in contract terms of getting to settlement.

We are seeing... No house to sell/settle contingencies... Either As-Is or waived inspections (this is a VERY risky tactic that we explain to our clients, but sometimes necessary in this market)... Appraisal kickers or waived appraisals (meaning if the appraisal value is lower than the sales price, the buyer will make up the difference)... Rent backs when sellers sell their homes (we are seeing buyers offer free rent backs to sellers, so they don't have to move out right away).

**Does any of this sound normal to you?**

It's not and it is not how buying a house should be, but unfortunately, if you want to purchase in this market you are going to have to use some or all of the above strategies to get your home sold!

If you have the financial wherewithal, meaning that you can buy your next house without selling your current house, we suggest that you do that!

Because in the buy/sell equation the buying part of that equation is the MUCH harder thing to do right now. If you can go out and find a house and get a contract to buy then do that first and we can sell after you have that contract or have moved out.

Not many people can do this financially, but this is the preferred method.

If you are like 95% of our clients and need to sell first to buy your next home, then you must sell first! We would prep your home and get it on the market and when negotiating a contract we would do a house of choice contingency, meaning that you would have time to find your home while your buyers wait out that process and if you don't find a home, you don't have to sell.

Or work out some sort of 30 to 60-day rent back with the buyers so that you can stay in your home for 30-60 days while you are working out your purchase.

**Another option is to find a rental or move in with a family member while you purchase.**

There are options, not all are great options, but the flip side of that coin is that you are going to get \$30,000 to \$80,000 more than you should for your current home.

We have been telling everyone for the past year now (it actually started right before Memorial Day 2020) that *IF you are considering selling in the next 2-4/5 years you should DO IT NOW!!!* We don't know how long this market will last and you could 'cash out' and maximize your profits.

That being said, if you can afford 2 homes and 2 mortgages go ahead and buy first and then sell. But if you are like 95% of the people, then sell first and figure out the 'buy' part later.

The next Question Piggybacks on the first:

### 1. How should I price my house in this market?

Pricing strategy is one that we LOVE to discuss and are very passionate about as this is a key component in selling your home.

Pricing goes hand in hand with human psychology and why consumers purchase one item over another.

Big brands spend MILLIONS of dollars to figure out if they should price their item at \$19.99 vs \$22.50 or another pricing strategy

Pricing strategy is uber important and there isn't a 'RIGHT or WRONG' strategy, there is a good and better strategy ☺ and what we tell one client in one situation might be completely different than what we tell another client.

But at the core, there are 2 fundamental pricing strategies that we look at in today's market.

### Push vs Pull Strategies...

Let us explain this. Let's say we think your house is worth about \$410,000 in today's market but you really want \$425k-\$430k and you want to

maximize your profits.

The 'Pull' Strategy would be to price your house at \$429k and hope that you can PULL a buyer up to your desired price point.

The 'Push' Strategy would be to price your home at \$399k and then let the market play out and push your price up to a price point that you want to sell.

We have found, in general, that the Push Strategy is working much better. When you price your house above the 'market value' you are immediately lessening the number of showings that you have and you are hoping that 1 or 2 buyers find your home desirable and make an offer at or near list price.

The push strategy opens your home up to MORE people, MORE showings, MORE eyeballs. And once you do this, then you increase the likelihood of getting MULTIPLE people interested in your home.

In this market, you want MORE offers and you want buyers to become emotionally attached to your home. Once emotions become involved people make irrational offers. And as your listing agent, when selling, that will benefit YOU!

We just listed a home 2 weeks ago that we'd been working on for some time. The seller kept telling us he wanted \$410-\$415k, and in a normal market, his house is worth maybe \$370k. Well, when it came time to talk pricing we told him the 'Push vs Pull' strategy, and although he wanted \$410k-\$415k that we didn't think pricing in that range was smart. We, instead suggested pricing at \$399k to get more eyeballs and interest.

I think we ended up with 30 couple showings in 4 days and 3 offers. The seller ended up with a GREAT offer above his target price of \$415k (not going to tell you the price yet, because it hasn't settled) AND we got him a free rent back.

Have questions about your house and how much you could sell for in this market? Let me know!

# Healthy Me, Healthy You

*Healthy living, gardening, recipes and more. What has worked for me and what as not .*

## Garden tip(s) of the month

### **Tip #1 To water or not to water**

I have to say, this is one of the hardest things to grasp as a newish gardener. I always thought that water was the answer to everything.

Plant looks limp? Water.

Plant looks a little yellow?? Water.

Plant leaves falling off?? Water.

Plant dying?? Water.

Right?! Isn't that the answer??

Unfortunately, I found out the hard way that water is NOT the answer to everything. LOL

There are so many other reasons your plants may not be doing well. But for now, let's talk water.

Last year was a huge learning curve for me. One of the best tips from farmer Amy was for tomatoes. Tomatoes actually don't need that much water. And when you do water them, just a small amount is perfect. But doing this, their roots will really dig down in the dirt to reach the water and become stronger.

I water my tomatoes maybe once a week if there is no rain. If we get rain then I just leave them alone.

Other plants like lettuce and peppers may need a bit more water throughout the week. I would suggest 2 times a week if there's no rain.

### **Tip #2 Aphids are out already!**

Yep, that's right. Aphids are out and wreaking havoc on my plants already!

I have worked really hard at my garden, especially this year since everything was

started from seeds. It may seem a little crazy but every day I inspect every single plant top to bottom LOL.

Aphids are one of those bugs that are super hard to see unless you are looking for them. They are tiny, green, and blend right in with the foliage. There are also over 50 different kinds of aphids!

When I see them I will just take the leave in between my fingers and squash the suckers. Done. :-)

### **Tip #3 Bucket of soapy water**

Keep a bucket of soapy water in your garden area. For the larger bugs that I don't want to squash, I grab them and throw them in the bucket. That will take care of them.



## **Recipe of the month: Salmon foil pocket**

- Take a piece of salmon ( I love sockeye salmon) and place it on a piece of large foil.
- Rub with EVOO (extra virgin olive oil) and salt
- Squeeze lemon on top
- Add chopped garlic, halved cherry tomatoes, capers, kalamata olives.
- Close up the foil like a pocket and bake at 375 for about 15 min or so depending on the size of the pocket. You can also stick this on the grill and it cooks up just as nice.

I'll usually have a side salad and brown rice with this. So yummy and packed with flavor!

# Social Media Stories

*A round-up of fan favorites from the past few weeks!*



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## Testimonials from *Medwick's Impactful Monthly* Members...

Perhaps a more uncommon testimonial, one from a vendor (photographer) perspective, but having worked with Josie as her real estate photographer, I can confidently share these words without hesitation.

Josie is a dream to work with. She is attentive, detail-oriented, committed, communicative, and FOCUSED. Her focus? The client, always. Her motivation to assist, secure and follow-through are evident from every aspect. And while I might not have had a buying or selling experience with Josie, I can attest that her professionalism and dedication to client satisfaction are her highest priority.

~Annie Main, A. Marie Imagery

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