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IMPACT MARYLAND MONTHLY

with Eric Verdi

"HOW TO THRIVE IN EVERY KIND OF MARKET"

SEPTEMBER 2018

CHANGING TIDES



At Impact Maryland Real Estate we live by the philosophy that "Stories are the Currency of our Society." That's why we say, 'We Don't Sell Homes; We Sell Dreams.'

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As the summer is coming to an end, all too soon, there were some awesome times with friends, family, and making new friends. Life is about those memories and experiences. Everyone gets into a routine wake, work, home, sleep is the basics of the day. If you are a kid, you replace work with school. No one remembers all the details of the everyday life.

It is outside of those daily experiences that memories are made and cherished. As I kid some of my best memories are the vacations that we took with family and bringing friends. The basketball camps at Mount St. Marys in Middle School. The summer nights spent at The Farm with my cousins. All great memories.

This summer we had some great experiences that will be lifelong memories.

The alarm goes off at 3:45am groggy and tired with about 5 hours of sleep I go into Alex's room and get him up, it takes some effort but after about 5 minutes I'm able to get him atleast moving. Anthony, he is a light sleeper and by the time I make it in his room he is getting up and getting ready for the day.

I make a cup of coffee in the Nespresso in the office, a must have this early in the morning. I grab the friend chicken, the subs, the sandwiches for the boys and the snacks and water for everyone in the cooler.

Pulling out of the driveway at 4:15 on July 2nd and heading to the Park 'n Ride in New Market to meet Coop, Jerry and their kids.

Continued on the Inside...

If you have friends, neighbors or family members who, like you, are a savvy homeowner who is concerned about how to maximize the value of your investment, and you think they would appreciate IMPACT MARYLAND MONTHLY, I'd be happy to make that happen...and, have it come as a gift from you. Here's how it works: Simply shoot us an email (subscribe@ClientProfitSecrets.com) with your name and the name and address of the person whom would enjoy this newsletter. I'll include a note explaining that it is totally free because you arranged for a free subscription.

An hour and a half later we are unloading all our supplies for the day on the charter boat, Backdraft, in Tracy's Landing, Maryland. Today we are going fishing for Rock Fish on the Chesapeake Bay on a charter boat. If you have never been on a charter, there is typically a Captain and a First Mate that work in tandem to make it a successful fishing trip. These two work together daily and are like an old married couple, they each have their roles. The Captain, he is in charge, it is his job to #1 make sure you have a safe trip and #2 to find fish to catch. The First Mate, his job to bait the hooks, teach you how to fish, to throw chum in the water in an attempt to get the fish 'biting' so you can catch them. Then at the end he cleans the fish, puts everything away and cleans the boat.

Having kids that hadn't been fishing on a charter boat before and Coop,



Great Morning on the Bay with the kiddos. They had a blast catching Rock fish.

Jerry, and myself on the charter apparently fishing for Rock Fish in the bay is different than 'regular fishing.' You have to use a 'circle hook' instead of a regular hook. The difference being on a regular hook once you feel the fish bite you are supposed to 'set the hook' – you've seen it when fishing you pull the rod up once you feel a bite. However, with a circle hook, if you do this you just pull the hook out of the fish's mouth. Now you have to 'let the fish run' after the initial bite so it basically 'sets the hook' itself.

This took some getting used to but after a bit we figured it out.

During the small talk of getting to the spot where the Captain wanted to fish he and the First Mate were telling us how 'great' the fishing had been so far this year that they would 'limit out' and be back to the dock by 8a/9a most days so far this summer. (Each person is allowed to catch and keep 2 Rock with a minimum 18").

We went to the spot that Backdraft had been catching the fish so far this summer and dropped anchor. But I

could see the worry on the Captain's face. On his sonar thing that shows depth, contour of the bottom, and fish (which look like little dark spots) he saw very few dark spots.

Fishing the area for about 45 minutes and not catching a fish, the Captain had to come up with another gameplan.

He started calling other Captains. He leaned on others that were out and tried to figure out what he was doing wrong, but more importantly he needed to find where the fish were that day. Fish, they swim in schools so although the bay is HUGE, the fish they are in these little pockets and you have to find them.

That is why you can be out on the bay fishing and go for miles without seeing anyone anchored up fishing, but then you pop over the horizon and see 15, 20, 30 boats within a one-hundred-yard radius all fishing the same spot.

Cause you have to go where the fish are to catch them otherwise you will leave empty handed.

The Captain had to adjust his original plan as there were no fish biting where they had been for the previous few weeks. He did his research and off we went, another 45-minute boat ride to a potential new spot to fish. We anchored up there around 9:30 where there were only 2 other boats. Within a few minutes we started catching fish. But since we are one of the first one's on the scene we got one of the 'good spots' in the school of fish. And within an hour there were 15-20 other boats all there vying for space because word got out.

Our mate and Captain fished their behinds off for the next few hours and we limited out around 1p. This was a far cry from them limiting out in the first hour of fishing, but with their expertise and guidance they were able to find where the fish were biting and still provide an excellent experience.

A week after this excursion, one of the investors I work with hit me up and asked if I wanted to go on a Charter the end of July.

When I asked him what Charter, he said Back Draft. I told him of my experience and how hard they worked.

Well, the day of the trip... Same thing. Wake up early, drive down to the bay. However this time when we get on the boat there are 9 dudes, the investor was

taking his contractors out for a day on the bay thanking them for all their hard work over the past year.

The Captain and Mate this time said that the fish had moved, and we had to go an hour and a half north up past the bay bridge.

Same thing. First spot that we went, the Captain saw a few fish on his sonar. Nothing spectacular but a few. We anchored for an hour and only caught one fish.

He did more research and found out where they were biting, and we had to go ANOTHER half hour up the Bay, but this time there were already 12-15 boats so we didn't quite get 'the honey hole' we got just on the outside of the hole. We were there til 12:30 that day and came within one of the limit. All-in-all it was a good day on the Bay and I met some dudes I didn't know prior.

On the 2-hour trip back to the Dock I was thinking about the experiences on the 2 Charters and how it relates to Real Estate.

Having been in Real Estate since 2002 I have seen many ebbs and flows in the market and that is one of the great things that I LOVE about what I do, the challenges. What you do for one house, one seller might work in February and then in June the tide has shifted just enough that the value of the home has adjusted.

In August 2005 on the heels of the biggest boom in real estate history where prices were increasing 30% a year the market STOPPED. Showings stopped overnight. Buyers disappeared. Then over the next 3 1/2, 4 years the 'housing crisis' hit. Like the Captain of a ship you had to find where the fish were in the market. Investors started buying homes. Short Sales were prevalent. You had to adjust to the changing market. We made it through the housing crisis and then another brisk real estate market since about 2013 has returned to a 'sellers' market.'

See, you can do everything correctly. You can have your documented approach, as we have outlined in our book, 'The Psychological Approach to Sell Real Estate' the positions our clients in the best position to maximize profits. You can Scientifically Stage. You can tell the best Property Story. You can have the best Photos. You can find hidden value by making improvements. You can do the best marketing.



Just a few weeks later we went out on the same boat, BackDraft, and the Captain had a totally different game plan for us to catch our limit.

Then just like fishing, you do everything correct using the same bait as the weeks before, but you go to your favorite spot and the fish aren't biting, they've moved.

The Captain, the experienced fisherman was able to call on his years of experience to find fish that were biting.

The same thing happened this summer in the Real Estate Market. End of June the buyers had moved. Showings slowed down and the market was not as brisk as it had been for the first half of the year. The first half of the year we would 'limit out' in an hour (ie: we couldn't keep houses on the market and would get contracts within days).

The tide changed and we had to find where the fish were biting. We recently had 2 listings that had been on the market all summer with a showing here. A showing there. A nibble, but no fish in the boat.

Having explained this shift to the sellers, they decided to adjust their price point. To basically pull the anchor in the boat and move to a different location, a different price point to see if there were more fish there.

This move in price found the honey hole of buyers and got contracts on their homes within a week.

When selling a home, like yours, you need to find a Captain that has been there before, that can come up with a strategy to find where the fish are biting, where the potential buyers will find value in your home.

Cheers,

Eric

Don't Forget to Have Fun!!!!

September Quiz Question

Q: Which Chess piece can you only move Diagonally?

Everyone who texts, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Carabba's, Outback, Bonefish.

August Question & Answer

Q. August 9th, 1930, is the birthdate of what cartoon character?

A: Betty Boop

Congratulations: Emily Shaw!

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Happy Birthday

Here are September Birthdays from our friends of **Impact Maryland Monthly**. If you have a birthday in September and don't see your name on this list, please email or call us so that we will include your birthday.

Lisa Tan	Sept 1st	Pete DiSanto	Sept 11th	Calvin Shoemaker	Sept 20th
Hunter Reaver	Sept 1st	Patti McArdle	Sept 12th	Wayne Crum	Sept 21st
Jenni Meisner	Sept 3rd	Stacy Allgood-Smith	Sept 12th	Carl Goldsmith	Sept 21st
John Tsikerdanos	Sept 4th	Christine Majalca	Sept 13th	Jameson Tusing	Sept 22nd
Qynn VanSant	Sept 5th	Brittany Reaver	Sept 14th	Ryan Hornung	Sept 22nd
Reid Sutherland	Sept 5th	Shane Gorman	Sept 15th	Phil Graves	Sept 23rd
Yvonne Linger	Sept 5th	Jackson Cavanaugh	Sept 15th	Jeff Fehnel	Sept 24th
Erica Sacchetti	Sept 6th	Leah Hill	Sept 16th	Madison Reaver	Sept 24th
Lauren Campbell	Sept 7th	Bill Long	Sept 16th	Kelly Lawson	Sept 24th
Karlie Hertzberg	Sept 8th	Michael Goldsmith	Sept 16th	Susan Verdi	Sept 25th
Nita Lawson	Sept 8th	Evan Felmet	Sept 17th	Silas Cavazos	Sept 26th
Anthony Verdi	Sept 9th	Jessica Prejean	Sept 17th	Ed Verdi	Sept 27th
Katie Martin	Sept 9th	Amanda Allgood	Sept 18th	Quincy Cavazos	Sept 27th
Mike Steele	Sept 9th	Ron Martin	Sept 18th	Bret Buck	Sept 28th
Paul Gauthier	Sept 9th	Ari Woods	Sept 18th	Brandon Skaggs	Sept 29th
Betty Baker	Sept 10 th	Brady Kunka	Sept 19th	Ronnie Lushbaugh	Sept 29th
Andrea Mullinex	Sept 10th	Khris Brenneman	Sept 20th	Kevin Ballenger	Sept 30th

Be Sure to Wish these Friends a HAPPY BIRTHDAY if you see them.

‘Stories From The Street’

Stories from the Street is a series of monthly articles using real life examples, told in ‘story’ format to give you knowledge of what actually happens behind the scenes of a Real Estate Transaction.

Why Implementing Teamwork is Crucial to Having a Happy Homebuyer

We all know that buying a home can be an overwhelming process. It’s very rare for everything to go smoothly and stay on track within the expected timelines. That’s where having a process can make all the difference for you, your team, and most importantly, the homebuyer.

You could compare what goes on during the home buying process to the likes of being on a sports team. Everyone has the same goal, and they know they have to work together to win the game. Or, in this case, provide an experience that’s as easy and care-free as possible for the homebuyer.

And just like in sports, there’s always the chance for something to go wrong that’s out of our control. Maybe a pitch goes wild and causes a walk when bases are loaded, or a catch is missed in the outfield because the sun’s in someone’s eyes. Even though we can’t control everything or guarantee a perfect process, it’s how a team of any kind or profession comes together to remedy those issues and still perform to the best of our abilities.

How We Scored a Home Run with First-time Homebuyers

Our team member Stacy recently received a referral from a newsletter for first-time homebuyers, Evan and Stephanie. Even though Stacy was just getting her feet wet, Eric had previously worked with her, and Brittany had also partnered on a few transactions with her.

Because of the Impact Maryland Real Estate process, we know each other, and we are aware of what transactions are in place. That also means that we back each other up, and help each other out, especially when it comes to new partners.

When our team met with Evan and Stephanie, Eric explained the entire buying process to help them feel at ease. Any potential hiccups were discussed, what they should be looking for in a house was covered, and they were made aware of the lending process as well as what happens with home inspections, title, home inspections, and the overall timeline of buying a home.

We thought it might take a while for them to find their ideal home. However, on the first day of looking at houses with Stacy, Evan and Stephanie fell in love with a large Victorian home in Woodsboro. But from the start, getting them into their dream home was going to be anything but smooth.

..And Then a Meeting Was Called on the Pitcher’s Mound

Even though the house they picked out was something Evan and Stephanie just had to have, it definitely needed some TLC. Eric explained to them why the issues with the home could cause some trouble with the home inspection. After all, it was an REO or bank-owned property, and that could also lead to some problems with lending or the appraisal.

In spite of the issues, the home inspection went without a hitch. And then came the appraisal. Due to the dampness found in the basement from problems due to the bilco doors, the issue needed to be resolved before the lender would approve a loan on the property.

Reassessing Our Options at the 7th Inning Stretch

As Stacy learned throughout this situation, our team always has multiple plans in place. Whenever issues come up with a property, we want to ensure that we take the path of least resistance for the benefit of the homebuyer. We often have a plan B, C, and D so that we can head off as many issues as possible before something gets derailed.

In this case, the bank played the part of an umpire who just wouldn't budge on their decision. We tried getting the bank to lower their price based on the estimate for the work needed. Strike One. We tried to get the minimal amount of work done just to get the settlement to go through. Strike Two.

We finally realized that we could get a licensed contractor who we'd work with before to come in to secure the bilco doors and prevent any further intrusion. Once the work was done, we presented the invoice to the bank and were able to get the settlement on time.

With this just being one of many hurdles that we had to get through, it was all of us working together to create a miracle.

Winning the Game at the Bottom of the Ninth

What mattered most, in the end, was that Evan and Stephanie were thrilled with the process and were able to buy the home that they fell in love with.

As a property that was an REO, it's was highly unusual for everything to eventually fall into place and settle on the actual date planned. Even though it was a few hours later than expected, it all happened in the way it should have.

This was Stacy's first transaction all by herself, with some hand-holding along the way. Sue was able to manage to file from behind the scenes and became part of the final walk-through with Evan and Stephanie since Eric had another appointment.



Working with as many people as we have over the years, we know that sometimes we have to tell the homebuyer something they don't want to hear. That's when multiple plans can come into play and provide options to work around any issues that arise. But those multiple plans couldn't happen without a solid, experienced team in place.

Unfortunately, there are times where we're just not able to hold a transaction together. However, it's not from lack of effort or without a well thought out plan to help make the process take its course to completion.

In the end, we do whatever we can to ensure the best possible outcome and experience for our clients. We may not get an MVP award or win a championship ring, but we always want our clients to feel like not only have they been served well, but that they've scored big too!

IMPACT CLUB™

5 Minutes = \$26,400



The above photo was from our 7th ImpactClub® Event on Tuesday the 14th. The sheer emotion from Natalie and her mom upon “winning” \$26,400 for their non-profit The Spanish Speaking Community of Maryland was amazing. Natalie could hardly compose herself as she was overcome with emotion upon hearing that they received a HUGE donation.

That amount is HUGE. Do you realize how much effort it takes charities to raise that amount of money? MONTHS! MONTHS! And if they are trying to get a grant for those funds they have to fill out hundreds of papers, submit a proposal and wait... wait... and they might or might not get the grant.

But the ImpactClub® is different.

The ImpactClub® was set-up as a platform to help those generous, caring individuals in the community that don't have tens of thousands of dollars to donate locally to make an impact to combine, crowdfund if you will, their \$100 each quarter with other generous, caring philanthropist in the community to have a massive impact!

The ImpactClub® *for individuals* is a great way, probably the best I have ever seen, platform for those who want to give but don't think their money will go very far is incredible.

Then let's talk about the impact for the local charities.

ImpactClub® provides quite a few benefits for these local charities. First, it provides them a platform to get in front of 100, 200, 300 local individuals who are already committed to giving back. Having the chance to stand in front of those local philanthropist for 5 minutes and share their story and connect with those in attendance is HUGE!

Then, we bring in professional videographers to each of our ImpactClub® events, to capture the evening and to, specifically, capture each presenters/charities story. A couple of weeks after the event each of the 3 presenting charities will get a link to their story to use/share however they want! This is powerful because they can now, when going to talk to others about potentially donating, can send them the link to their ‘Story.’

However, the most impactful aspect of ImpactClub®, is that 3 charities present for 5 minutes each and then one walks away with a MASSIVE donation!

No strings attached.

They don't have to fill out 100s of pages for a grant. They don't have to plan months/years to get that huge donation. They fill out a 250 word ‘about the charity’ so we can use on the ballots and they have to prepare a 5 minute ‘Story’.

And the beauty. All of each and every ImpactClub® member's \$100 donation goes DIRECTLY to the Charity. No overhead fee. No Adm fee.

As you can see from above, the sheer emotion of ‘winning’ \$26,400 is OVERWHELMING!

Keep spreading the word as we often say... ‘*Your voice is more powerful than your money!*’

IMPACT MARYLAND MONTHLY

with Eric Verdi

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Testimonials from recent 'IMPACT Maryland Monthly' Members

We LOVE our clients and work tirelessly to get Superior Results when you hire us. We realize that your home is your most important investment we treat the entire experience knowing that it is YOUR family and YOUR life that we are involved. We don't take this responsibility lightly. The following review is of one of our Partners and is taken off our Facebook Page. If we have worked with you, we'd love your feedback. www.facebook.com/impactmarylandrealestate

--Eric and Susan were absolutely wonderful to work with to sell our townhome rental property! The advice they gave us for prepping for sale was spot on and our property was under contract in one day!! The whole process was so smooth, streamlined, and stress free! I completely recommend them to anyone looking to buy or sell their home!
(Laura V.)

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