

# MEDWICK'S MONTHLY

MOM LIFE. SECRET SERVICE WIFE. REAL ESTATE ADVICE



## 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!

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## "I'M A PROUD JERSEY DRIVER....."

HOW MY JERSEY DRIVING SKILLS LEAD ME ON THE ROAD TO REAL ESTATE....

**I am a proud Jersey Driver. Sorry, not sorry.**

To be called a Jersey driver can be offensive. Fast lane. Aggressive. Speed demon. Obnoxious. Cuts people off. Offensive hand gestures. These are just a small portion of the stereotypical "Jersey Driver".

The way I see it, I'm aware of my surroundings, take charge behind the wheel, acknowledge speed limits, and can handle a jersey circle like no one's business.

Jersey people get a bad rap all around, in my opinion. Loudmouth, Pushy. Full of themselves. Rude. Arrogant. If I wasn't

from Jersey I may actually see why Jersey people are perceived this way. But I am from Jersey. Born and raised. Jersey people take pride in where they are from. Like MAJOR pride. North Jersey vs South Jersey. Which exit you live off of. Taylor ham vs pork roll (it's Taylor ham btw). Extremely family-oriented. And not just blood family. Our friends are just as much our family as our own blood family. It's a strong connection that some have a hard time understanding. We will bend over backward for the people we love. I am very protective of my family. I have 1 sister, Katie. She's 17 months older than I am. We didn't always get along, but at the end of the day, we are always family. Always. There may or may not have been a time or 2 where I may or may not have had certain "conversations" with her boyfriend. Don't mess with my sis. I stand up for what I believe and have no issues saying it.

#### Fast forward to 2003. I was on the path to buying my first house.

I was 23 and I already knew I didn't want to rent forever. But I also couldn't afford much so I crossed the border into PA. I remember randomly walking into a real estate brokerage. Not knowing anyone, or even the first steps in order to buy a house. The agent who happened to be in the office that day became my agent by default. My 'must-have' list for a house was pretty short. \$120,000 budget, fairly decent condition, and an easy commute into Jersey, since I still worked there. I didn't know the area, so I trusted my agent to take my very short list into consideration. After a few houses and a ton of back roads, I landed on my first house. \$110,000 super cute ranch.

Being from Jersey the whole back road thing was new to me. I wasn't a huge fan. One lane each way. Lots of bends, hills, trees. Where am I?? Buy my agent assured me he just wanted to show me the beautiful scenery around the area. He promised the main roads were an easy commute.

Like a hook-up in college, I knew this guy only cared about one thing.... (money).

I remember sitting at the closing table. Super excited and super proud. My agent sat next to me as I sighed away on the largest purchase of my life. I don't even remember his name. He got me from point A to point B, but there was no real connection between us. Strictly business. That was it. That was him. But that wasn't me.

As I left for work from my new house for the first time I started to realize why my agent never took me on the main roads. Traffic light after traffic light. Bumper to bumper cars. Holy moly I'm going to be LATE for work! This was not cool. My Jersey driving skills could not get me out of this one. I was furious. Did he not listen to my short list of must-haves?? I quickly realized that my needs meant nothing to him. I was an easy paycheck and that's all that mattered.

I've always had an interest in real estate. My first job in real estate was with a commercial builder. We also owned and managed multiple shopping centers. I was the head administrator for our largest project, an independent and assisted living center. It was definitely the start of my love for real estate. I then worked for a residential builder, the largest homebuilder in the Poconos (PA). I had upwards of 40+ clients at a time and was their main contact person from permits through handing them their new set of shiny keys. I helped them select their finishes, answered construction questions, and occasionally had to make extremely tough calls about unexpected construction costs. It was a challenging job and I loved it. I have personally purchased 3 homes in my 40 years. Within those 3 purchases/sales I have experienced some super talented agents.... Along with a few not so talented agents.

Fast forward again... I'm married and we were wanting to start a family. My husband's career was intense and very prestigious. I followed him to VA and

ultimately MD while he followed his dreams in law enforcement. I was fortunate enough to stay home with our two children, but always knew I wanted to get back into real estate.

We bought a house in Waldorf with an amazing agent. We connected right from the start. Very in tune with our needs and wants. Very much client-centered. And a little loud, which brought me back home to Jersey. So when we were ready to sell our home 6 years later, there was no question in our minds who we were going to call. And she delivered just as expected.

As we searched for a home in the Frederick area we asked around for a realtor recommendation and landed on one of the best. Another instant connection. We knew from the start she had our best interest in hand. She took our extended must-have list and searched high and low for 9 long months. Nonstop. She would drop everything in a second to show us a house. We bonded. Our kids bonded. It became quite apparent that we weren't just clients to her. We quickly became friends. I was her "Jersey" family. The second she found us "the one" she called me practically crying. She just knew. Her heart was in this so much that she just knew. And she couldn't have been more right.

It was in those few short months of us becoming friends that she knew I was meant to be an agent as well. It was her driving force that sparked that first inside me. Her passion. Her loyalty to her clients. She had an inner Jersey girl and didn't even know it.

As I embarked on my real estate career, my forever Jersey heart is stronger than

ever. Every single one of my clients becomes my friend. I thoroughly enjoy listening to and learning their stories. Connecting with them. My phone is always on and they know they can call or text me any time of day.

There are translations to those Jersey stereotypes.....

I'm not loud. I just like being heard.

I'm not rude. I'm just assertive.

I'm not a crazy driver. I drive with a purpose. On and off the road.

I'm not arrogant. I just truly care about "my people". Family, friends, clients, it doesn't matter. I WILL go to bat for you. I will NOT fail you.

Helping someone make one of the largest financial decisions in their life is not something to take lightly. My Jersey girl claws come out and I am personally vested in your journey. It's not about a quick sale to get you from point A to point B. This isn't a race. Well, for me it's not. We are talking about someone's major life decision. A crap ton of money on the line. Someone's life savings.

It is nothing short of an honor for my clients to put their trust in me to be part of this journey.

So call me a crazy Jersey driver. Call me what you like.

But my forever Jersey girl heart is unapologetically at your service.

A handwritten signature in cursive script that reads "Josie". The signature is fluid and expressive, with a large, sweeping "J" at the beginning and a smaller "ie" at the end.

# Fun Time!

# February Trivia Question

Q: Foods high in saturated fats tend to raise what?

Everyone who texts or emails in the correct answer by the last day of this month will be entered into a drawing for a \$15 gift certificate to Amazon. Good luck!!

# February Sudoku



# HAPPY BIRTHDAY!!



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

Carl Marschall 2/14  
Amy Castrejon 2/22

Deb Meade 2/24  
Don Rothgeb 2/25

# 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.

## Your beautiful birth plan

### The story started fall of last year. Your beautiful birth plan...

Why am I asking about your birth plan? Isn't this supposed to be about real estate?? Yes. Just stay with me....You had one right?? It was all written down on a piece of paper exactly how you wanted everything to happen right? You went to the labor classes. Learned all the breathing techniques. Went into labor. Had a wonderful drive to the hospital. Walked into labor and delivery got the drugs/or not (whatever was in your plan). And had your beautiful baby exactly according to plan, right?? WRONG!

### When I have kids I will NEVER do (insert action). When I have kids, they will NEVER do (insert action).

I remember specifically saying these words prior to having children. The one I specifically remember.... When I have children they will NEVER sleep in bed with me. Man was that a joke! My first, Joey, had totally different plans.

### Life happens...

Well, what happened to our perfectly thought out plans?? Life. Life happened. At the time you probably are so upset that your previously thought out plan did not go the way you wanted. But there is nothing wrong with a slight detour. You may just not see it that way while you are living it.

Clients of mine that I helped buy in 2018 came back to me this past year to help them sell. They loved their house, but he received a wonderful job opportunity in CA and decided to jump on it. 2020 was a ridiculously insane year. Not just because of COVID, but the real estate industry was unlike one we have ever seen. Despite COVID homes were still selling.

Not just selling, but selling FAST and for well ABOVE asking price. Crazy amounts of showings, multiple offers, inspections being waived. Just crazy competition that buyers were up against.

### The plan was set.

We had discussed price, prepping the house, when we would go active, and all the other details when listing a home. Everything was set. BUT, one thing I never tell my clients is that everything will go according to plan. It's just not realistic. Not reality. And I am a transparent person. I don't want to build people's expectations up to just let them down. I want people to be informed from the beginning so there are no surprises.

### Then reality happened!

A few days before going active another house in the neighborhood came on the market. Not just any house. The same exact model, but that one had a garage and was priced \$5,000 BELOW us. UGGGGHHHHH! This was not good. THIS was not in our plan! I immediately called my clients to inform them of the new competition and discussed possibly adjusting our price before going active. After some discussion, we decided to move forward as planned. As suspected, we started getting showing requests even before we were active on the market. They just kept on coming. My clients, their newborn, and their 2 dogs handled all of the showings like champs. Never turned down a single showing. They seriously were troopers.

Well, a full week of showings went by but no offers. This was also not in their plan! The other house already price dropped \$10,000 and we knew we had to keep up with them. So we dropped as well. Another full week of showings..... No offers. WHAT in the WHAT is

going on?? We needed an offer. They needed peace of mind going into the holidays that they had a buyer for their house. I hosted an open house that weekend and had a full 2 hours of potential buyers in and out of the house. Between all the feedback from the showings and the open house my sellers were getting anxious. All the feedback was positive! So why no offers??

### Time for Plan B!

I knew we needed to switch gears. Rethink some things. I was not discouraged but I knew I needed to get creative. Meanwhile, the other house price dropped again.

Knowing we will have to price drop again as well, I didn't want to take that route without making a few other changes. We needed to stay on top of our competition. But how?? I needed for NEW potential buyers to see their house. I needed our house to be first in searches again when buyers are looking. So I made the call to my clients. "Guys, I think we need to pull it off the market." "WHAT?? Take it off the market???" "Yep. Let's pull it off. Regroup. Price adjust. Rearrange photos. Then get you back on the market the next day." They didn't totally understand, but they trusted me. They decided to drop their price to match the competition. All adjustments were made and we were back live in no time. THEN, our competition accepted an offer and was finally under contract. After that everything just fell into place. So many showings once again. But this time offers immediately started coming! We had 2 very strong overs both ABOVE list price in just a few days. The offer we accepted was \$11,000 OVER listing price, ZERO inspections, ZERO seller concessions, and the house taken AS-IS! We couldn't have been more thrilled. Not only did my clients get the price they wanted, but the offer was also even better than they expected. The rest of the transaction went smoothly and I have yet another satisfied client.

### But whatever happened to the competition??

I needed to know. Did it matter at that point? My client's plan for selling may not have gone according to their original plan. But they were happy, they got what they wanted, and all was good in the world, right? But it did matter. To ME it mattered. I don't just serve my clients. I serve them well and with a purpose. And the only way I can do that is through knowledge, growth, experience. Ironically, the competition house closed the same day as ours. I immediately went on the MLS to find out what they sold for. And there it was! Right in front of my eyes! I could not contain my excitement!! The competition house sold for \$15,000 BELOW ours AND gave \$10,000 in sellers concessions. So in reality it sold for \$25,000 below my client's home including the seller concession. This is HUGE! I knew I not only did my job, but I did it well.

### Not your average realtor.

I didn't become a realtor just because it's a job. I became a realtor because I love serving people and serving them well. I of all people know that plans rarely ever go according to plan. Remember that birth plan?? Well, neither of mine went according to my plan. And remember those things you said your kids would NEVER do?? Well, my kids have slept in my bed, they eat junk food, and yes they have had meltdowns in the middle of a store. It happens. Life happens. But it's how you deal with the obstacles that set's you apart from the rest. Learn from these obstacles. Then take the knowledge you learned and apply it in future situations. Learn and grow. Otherwise, you will be defeated.

# 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...

"From beginning to end, Josie was a rock star for us in the sale of our home. Josie is extremely knowledgeable and so easy to work with. We have bought & sold numerous homes through the years and by far Josie is the best realtor we have encountered. I would highly recommend her!" ★★★★★ ~ The BackauskasFamily

"Words cannot describe how great Josie is. My family and I were in search of our first new home and found wonderful Josie. When we first met Josie, there was no hesitation she will be the best realtor for the job. Josie took her time to explain the home buying process to us and took time to show us property after property. There was a moment my family wanted to withdrawal perhaps having "cold feet", but Josie kept encouraging us and never gave up on us. She never sugar-coated anything and was always honest. This amazed me and realized she was God sent. It is not common to meet such awesome down to earth people anymore. And to conduct business with. Josie is a phenomenal realtor and "honest". She is super friendly and puts your needs first. My family and I are so happy to have Josie as a lifetime friend. We will definitely reach out to Josie again in the future. We love you Josie. God bless you for all you do." ★★★★★ ~ Nana & Gameli

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# Welcome to Medwick's Monthly

I would first like to say thank you for being part of my circle. Whether family, friends, neighbors (Ridgeway Farms) or otherwise, I am grateful to know each and every one of you.

You are on my list to receive this newsletter because I believe that you will find the content comical, sometimes emotional, authentic, but most importantly relevant and relatable. Let me explain what you can anticipate in each issue!

The first section will be the Opening Monologue. This will include a personal story with some reflection. Some will be light and funny. Others may be deep with a larger picture. It is meant to be real. It is also meant to be raw and transparent. It's me. Mom life. Secret Service Wife. Realtor advice.

The second section is for FUN! Puzzles, trivia (for prizes), games, and a list of birthdays for that specific month. I hope this section gives you a fun break in the middle of your busy day.

Next up... monthly Stories from the Street. This section will be monthly stories from myself or one of our Impact MD Real Estate partners about the interworking of Real Estate and will give you a 'behind the scenes' of how real estate really works. The Stories will be real and the names might be changed to protect the guilty. Haha

The final component of the newsletter is a page of Social Stories. A look back on the past few weeks of pictures or stories I may have posted on social media. Some pictures may not have made the social media cut, but are worthy of sharing with you.

In months to come, I will be adding a section dedicated to healthy living. Health, fitness, recipes, and gardening. If you know me then you know this is a passion of mine. I hope to share tips, tricks, and exercises with you that can be applied to your daily routine.

Once again thank you! I'm excited to begin this writing journey and share it with you all. I hope it entertains you, brings you joy, and takes you away from the daily grind, even if it's just for a few moments.

Cheers!

A handwritten signature in black ink that reads "Josie". The signature is fluid and cursive, with the "J" being particularly prominent and the "ie" written as a single loop.