

IMPACT MARYLAND MONTHLY

with Eric Verdi

"HOW TO THRIVE IN EVERY KIND OF MARKET"

FEBRUARY 2021



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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'Making Memories'

How Real Estate is like Raising Kids ☺

Yesterday for the SuperBowl Alex asked if we could make some Fried Chicken. It is fun in the falls Every Sunday to watch football and build a menu around that week's games.

Alex really got into football this year who would watch it almost every Sunday with my dad Alex and myself. We had a rotating menu a fried chicken, Scotty's (dogs and burgers), chili, shrimp, and mix in a carry out too. Alex really enjoyed learning how to make "Fuzz's famous fried chicken". The name was given to my Fried Chicken years ago when I used to make for family/cousin gatherings to watch football by my best friend and cousin who passed, Zack.

Every family has their special traditions and memories.

Most everyone that I know has some sort of food wrapped around the traditions.

Alex is going on a DEEP level of liking football and studying football. He listens to Podcasts about Washington Football Team (formerly Redskins), he follows the news/twitter about goings on in the league, he knows almost ALL the players in the NFL, and he has been watching college tape/highlights to figure out who the Redskins should draft. And, of course, playing Madden on his X-Box.

It a little obsessive, to be honest.

But it is cool for kids to find their passion and go 100% into that passion. And it could be a lot worse than Fried Chicken and football.

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.

The night before the Super Bowl, Anthony had a few friends from his soccer team over to spend the night. We stayed up late, made them Pizzas and snacks and for a few hours just sat around the kitchen island talking soccer, upcoming high school, and life.

It was REALLY cool to sit around and just chat with the boys.

It's one thing coaching them and teaching them life skills from a coaching perspective. That is more my role with the boys on the team. Coach Chris is the Xs and Os guy. He is the head coach and designs training schedules/structure and is the Captain of the ship. Me, I try to be more of the "mindset" coach and try to intertwine life lessons into getting our points across.

I remember doing this EXACT same thing when we would have sleep overs at our house or at my Aunt Maggie's house. Late nights around the kitchen tables just sitting and chatting for hours. Solving the world's problems 😊 or putting things in perspective for teenage boys.

And earlier in the week we went sledding on the neighbor's hill. The same hill that I sled on 35 years ago.

"The Woods" – Brian, Kim and their son Luke invited us over to go sled riding on their farm. But it wasn't just any normal sled riding. They had 4 wheelers and would attach an innertube to the back of the 4 Wheeler and pull the kids up the hill.

Unhitch at the top. And let the kids sled down the hill. Hook 'em up and drive them back to the top.

We did this for HOURS!!!

35 Years ago in that same field, I did the EXACT same thing with Brian and his brothers. Except we were hitched to the back of an old Truck.

I remember that just like it was yesterday and EVERYDAY when I drive past that hill, I think back to

'that old sled riding hill.' Now Alex will remember that hill and that night for years too.

I can't believe that I'm at that point in my life where my boys are living through the EXACT same scenarios that are still so vivid in my mind.

Memories REALLY do have a way of putting time/age in perspective.

Real Estate is no different and is just a microcosm of life.

Just as I remember the boys being born and those LONG and SLEEPLESS night of being infants and watching the clock as the days/nights seemed to DRAG ON FOREVER.

Now I look back, the Verdi boyz are 14 and 11, those nights that seemed to take forever have now turned into blinking once and a decade passing.

Real Estate is SOOOOO very similar to raising kids and being a parent.

Each real estate transaction is similar to a certain phase of your kids life. Maybe it is the newborn/sleepless phase.

Or waiting for that first step (seemed to take forever in the moment but is now a distant memory). First words. Potty training. Pre-school. Kindergarden. All seemed like the MOST important thing in the world at that time but looking back it was really just a phase and a memory.

Clients are similar.

That inspection is so important in that moment, in that day. It is UBER stressful and you lose sleep over it. But 3 years down that road it is just a memory.

Starting my 19th year in real estate I am still exhilarated by helping clients.

Every new real estate client/transaction is like having another kid.

The sleepless nights. The stress of finding a house or getting the best offer. Managing contract to settlement. The 100+ phone calls and emails to make sure everything is smooth. No different than the first steps, the potty training, the pre-school days.

EVERY client is priority #1 when we are working together, and after for that matter, but when we are working together it is EVERY day that we are communicating in some form or fashion. And EVERY day there is a new milestone, breakthrough, or something to overcome.



Alex and I making the famous 'Fuzz's Famous Fried Chicken for Superbowl Sunday in an old Electric Skillet.

Looking back now, 19 years later, I don't remember EVERY phone call or milestone, but I do have some INCREDIBLE memories with each of the families that I've helped over the years.

One of my new partners, Stacy Delisle, recently helped put things in perspective.

She's been in real estate 5-6 years and she is as passionate about helping her clients than anyone that I've ever seen. I'm honored and thrilled to have Stacy at Impact as her morals and ethics are incredible. As one of the pillars that I believe in, is 'Consistent Compelling Content' to your audience. You need to stay in front of your audience and share relatable stories to them. You do this for a couple of reasons. First and foremost, cause we love you – our friends/audience – and we like keeping you in the loop on ongoing in our lives.

And #2 – We want to be front of mind, so whenever YOU are thinking of real estate or have someone talking about real estate that you send them our way.

For the last month I've helped Stacy and a few of the new partner produce their OWN newsletter. As a way for them to stay in touch with their audience. The first newsletter includes your "Origin Story" which is really your story about your transition into real estate.

Let me share with you a part of Stacy's monologue:

I also happened to learn that I really, really love real estate.

However, it's not for the reasons you might think. Do I love studying the market, touring homes, and prepping a listing for sale? Absolutely. There is something about the nuts and bolts of real estate that I enjoy tremendously.

Each transaction is different, affording new opportunities to learn. It's taking the best parts of my time as an educator and applying them to a new and exciting context.

But it's more. It is SO MUCH more. It's stepping into another person's dreams. Holding their hand through hardship. Guiding them through a transaction involving their largest asset. It's strategy building. Problem solving. Hope bringing. For me, it's life-giving... a sweet combination of passions and strengths in service to others.

The past 5 ½ years in real estate have also afforded me the opportunity to spend more time with my family. Homeschool my kids during a pandemic. Coach Ellie's softball team. Lead a home group through our church. Build strong connections and partnerships with other local small businesses and develop ways to engage and serve our community.

That's how my passion for a client-centered, service-focused, and integrity-driven approach to real estate was born.

It's never about just the house. It's always about the people. The family. Chasing dreams and creating a home. Contributing to the greater good. Passionately advocating on behalf of others with uncompromised standards of honesty and virtue.

When I read this, it hit me about why I LOVE real estate soooo much... and love HELPING clients!

"It's stepping into another person's dreams"

Stacy said the same thing, different way. I say 'Memories' and she says 'Dreams.' We do what we love because we know JUST how important 'HOME' is to our clients. Home is more than just 4 walls and a roof. Home is more than just 'how many bedrooms' a home has or how old the HVAC system is. A HOME is about making 'memories' and living out your 'dream.'

At Impact, my partners we put our clients #1. We ALL pull together for the good of our clients. YOU 'Dreams' are our Priority at Impact.

Love you!!!

Eric Verdi



Alex and buddies 'sledding' at the Wood's farm. Same thing that I did 35 years ago.

Don't Forget to Have Fun!!!!

February Quiz Question

Q: What is a group of giraffes called?

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 Amazon.

January Question & Answer

Q What is someone who shoes horses called?

A: A Farrier

Congratulations: Jeff Fehnel!

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Happy Birthday

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

Stephanie Barnas	Feb 1st	Lisa Titus	Feb 11th	Lily VanSant	Feb 21st
Robie McClellan	Feb 5th	Walter Bonadies	Feb 12th	Emily Hansroth	Feb 22nd
Megan Nicholson	Feb 5th	Jerry DeLauder	Feb 13th	Lukie Lamont	Feb 22nd
Becky Wells	Feb 5th	Amber VanWagenen	Feb 13th	Em Goldsmith	Feb 23rd
Gary Delbrook	Feb 6th	Adam Willem	Feb 13th	John Marsalis	Feb 24th
Ashley Orsini	Feb 6th	Nichole Willem	Feb 13th	Noah Orndorff	Feb 24th
Avery Vanwagenen	Feb 7th	Alexis Wingard	Feb 14th	Jim Chandler	Feb 25th
Eliza Folgelson	Feb 9th	Michelle Hornung	Feb 15th	Joe Parker	Feb 25th
Chrissy Super	Feb 10th	Sophie Donnellan	Feb 16th	Bibi Dabney	Feb 26th
Ryan Wheeler	Feb 10th	Tanner Mills	Feb 16th	Chris Lamont	Feb 26th
Cookie Verdi	Feb 10th	Kenny Mayer	Feb 17th	Peter Marsalis	Feb 26th
Mason Diener	Feb 11th	Valerie Wilson	Feb 19th	Marla Migdal	Feb 27th
JD Feaster	Feb 11th	Jesse Callahan	Feb 20th	Bob McCracken	Feb 28th
Owen Hornung	Feb 11th	Holly Young	Feb 20th	Fenny Tan	Feb 28th
Esther Maura	Feb 11th				

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

'Stories From The Street'

Stories from the Street is a series 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.

It's NOT What You Know, it's WHO You Know

Since May 2020, right after Maryland went back to Stage 1.b of the re-opening phase when people were allowed to come out of their house again there has been the perfect storm in Real Estate.

The inventory is as LOW as it has ever been in Frederick County. 118 'Active' resales on the market as of this writing. (A 'normal' market has between 1,300 and 1,500 homes for sale). And HISTORICALLY low interest rates (right now under 3%) have led to a PERFECT STORM.

Economics 101 teaches the law of Supply and Demand.

Right now, the demand for houses FAR, FAR, FAR outweighs the supply.

What this means to you:

- 1- *If you are a SELLER... Do it NOW!!! (If you follow our documented approach you can achieve unheard-of profits.)*
- 2- *If you are a BUYER... You need to be CREATIVE in getting a home.*

We tell all of our buyer clients that they need to look at a purchase in 2 phases. Phase 1 is getting the contract and Phase 2 is getting from contract to settlement. Managing Inspections. Getting the loan approved. Appraisal. Setting up Insurance. Changing over utilities. And the million other steps it takes.



SOLD!

2 days, 21 showings, 7 offers, \$15,000 OVER list price and cash purchase!

Usually, Step 2 is MUCH harder and more stressful.

Nowadays, Step 1 is NEARLY impossible.

Imagine going out to see a home. Getting all excited. And then you have to compete against 6, 8, 15 other buyers for the same property. We are talking about bidding on a \$25 toy on Ebay. We are talking about a \$400,000, \$500,000+ home!!! And you must compete

against other buyers for the same buyer.

VERY STRESSFUL!

We recently had a buyer client that was working with another brokerage. They had their own lender; they had used another agent and they had LOST out on 3-4 homes with their offers.

Unfortunately, they didn't know that importance of 'Step 1' and lost out multiple times.

We met with them, first via Zoom, then later in person. We contacted their lender to make sure we were all on the same team pulling in the same direction for the clients.

Then we went out on a Saturday looking at homes and they found one they LOVED. And wanting to move forward with an offer. The deadline was Sunday at midnight, so we had to snap into action.

We called and emailed the lender, he said he could get a 'pre-approval' letter to us in 2-3 days.

THAT DOES NOT WORK.

Not in this market, not with us – EVER!

We had to have a heart to heart with the buyer to explain the importance of having a proactive lender and agent. They agreed to talk to a lender that many of our clients have been satisfied with.

And guess what?

Within 3 hours we had a pre-approval letter and a clear picture of our clients' finances.

The next step was strategizing how to make an offer and actually write the offer. We, at #ImpactFamily, pride ourselves on having our offers professionally written, in a certain order, and all i's dotted and t's crossed. (you wouldn't believe how bad some agents are with writing offers).

We submitted the offer on Sunday.

And although we were \$10,000 less than another offer, the agent and seller had the confidence in our client, our lender, us, in actually getting the buyer to settlement... our Client's offer was ACCPETED!!!

There are 1,000 moving pieces that go into getting a home, make sure you work with someone who knows how to navigate and manage those moving pieces.

The #ImpactFamily point of view on multiple offers from our FB Page:

Multiple offers, what do they come down to? As we work with our sellers, often presenting multiple offers, the determining factors aren't always what one would think. Of course, price, financing, contingencies, and other specifics are to be considered...but what about when they are so similar that choosing one seems impossible? What does it finally take for the sellers to pick one over the others?

TRUST



At Impact Maryland Real Estate, one of our core beliefs is that trust plays just as much, if not more, of a vital role in a successful transaction than anything else. Our agents are dedicated to building, maintaining and strengthening relationships. And not just with our clients, but with our contractors and vendors, with lenders and others in the financial industry...and with other Realtors, too. The

Realtors who we will be sitting across the settlement table from.

Having been judged on our communication, our timeliness, our attention for detail and how effective we were in a smooth settlement process. Building a trusting relationship for any future transactions.

As Stacy Delisle put it this morning, while scrutinizing multiple offers on one of her listings, 'Sometimes the best offer isn't the highest priced offer, or the one with the fewest contingencies.'

More often than not, sellers choose the offer based on THEIR goals and desires.

Many factors go into sellers' decisions, and it is not always the highest bottom line that they choose. Often, it's the path of least resistance to reach their own goals.'

Choose your representation wisely. Do your research. Read reviews. Trust your instinct. Choose an agent that you, and others, find to be knowledgeable, resourceful, dedicated, and easy to communicate with. You could be in one of those multiple offer situations, where the face of your offer...your agent...will be the last card you get to play. And it needs to be the best card played to win.

Friends, I can't stress to you enough. When you are buying or selling a home, make SURE you choose an agent and company that will have your back and do EVERYTHING in their power to make sure you get your desired result when SELLING or BUYING!

IMPACT CLUB™

We LOVE participation!!!

We are turning 5 this month!!!

We still can NOT believe that ImpactClub® Frederick is kicking off it's 5th year in existence this month! It has been quite a journey to this point with over \$440,000 donated locally here in and around Frederick.

How have we gotten to \$440,000 donated you ask?

Let me break it down and it will be EVEN more amazing to you!

Since each member donates \$100 every quarter, for \$400/year, if you break it down ImpactClub® Frederick has help fund 16 charities with 4,400 INDIVIDUAL donations!!! That is an UTTERLY amazing figure! FOUR THOUSAND FOUR HUNDRED individual donations!

We LOVE the fact that our members are so passionate about doing good and giving back to our community and that our members are SOOOO passionate about sharing the story of ImpactClub® with their friends.

Our event last February was our last FULL LIVE event.

This month we will host our 4th 'Virtual/Live' event because of COVID guidelines and restrictions. We will have the presenters and our volunteers live at Idiom Brewery, but the membership will not be allowed into the event because of the 25-person limit.

We will be streaming the event live on Zoom and Facebook!!!

ImpactClub® 'Virtual/Live' event still gets tremendous participation and involvement, but it just isn't the same as it was when we were all LIVE.

Not to even get into the camaraderie and the excitement of seeing your friends and other ImpactClub® members, but the feeling the emotion of listening to the 3 presenters on stage pouring their heart out. Talking about their charity, why it means so



much to them... who they help... the impact they have with their good work that they do.

When we leave the events, you are EMOTIONALLY drained.

You feel great about what you just did and who you helped, and that part is missing when viewing the presenters on FB Live or Zoom.

It is more like a TV show than a live concert.

You aren't usually jumping a screaming and singing along at a TV show, but at live concerts you are FEELING the atmosphere!

That being said, we can't say enough about our members, they are loyal, they are devoted to doing good and supporting non-profits.

See that picture? That was minutes before we drew – at random – 3 charities to present on Feb. 16th. That is 277 nominations/amplifications that our members



submitted on who they wanted to present. That is INCREDIBLE!!!

We will continue to inspire others to action and to give back at ImpactClub® Frederick.

Thank you and Love you!!!

IMPACT MARYLAND MONTHLY

with Eric Verdi

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Or Call/Text to 301-514-2403

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

- "It has been the best home buying experience we have ever had! He made sure the transaction went smoothly. Eric's relationship with local agents, mortgage lenders and how he presented us gave the seller confidence to accept our offer! When there were multiple offers for them to pick from, he was able to differentiate ours. Because of Eric we are living in a home that exceeds our expectations in every way!" – Erin & Peter M.

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