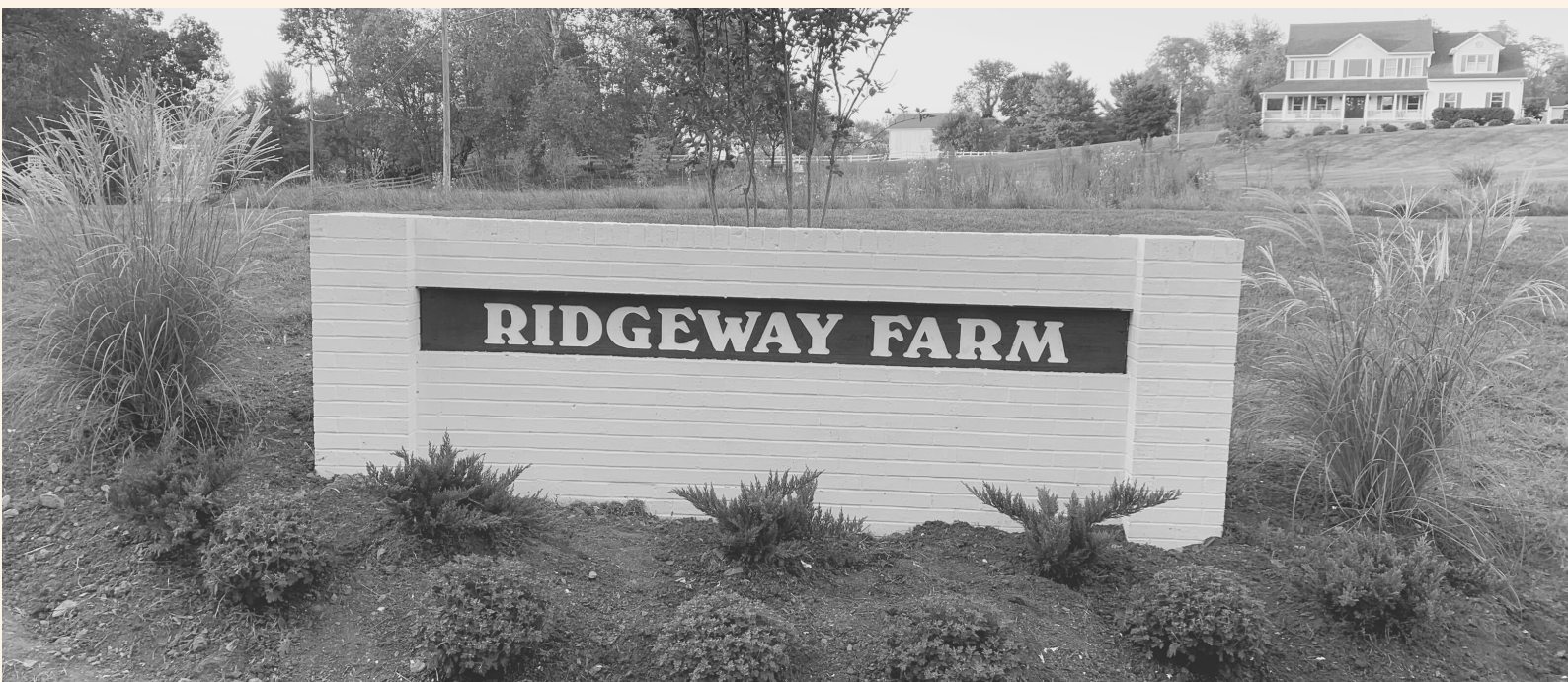


# MEDWICK'S MONTHLY

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!*

## INSIDE OUR PREMIER ISSUE

IT USED TO TAKE A VILLAGE... P. 1-3  
APRIL BIRTHDAYS P. 4  
FUN TIME P. 4  
STORIES FROM THE STREET P. 5  
HEALTHY ME, HEALTHY YOU P. 6  
SOCIAL SUMMARY P. 7

## It USED to take a village...

HUH?? Wasn't that the saying years ago? Raising a family takes a village. That's how I remember it at least. And it was! When I was little, everyone pitched in. Friends, family, neighbors, teachers. It didn't matter. Everyone helped everyone. If I did something wrong across town (yes yes Josie did occasionally get into trouble), my parents knew about it before I even got home! If I did something wrong at school, my parents knew before I got home. And guess what?? I got into trouble. No questions asked. My parents trusted and valued others who kept their eyes on me. But over the years I feel we have gotten away from that. Dare you EVER tell someone else's kid they are doing something wrong! It just doesn't fly!

### **The judgment is real!**

Instead of helping others, we have turned to judgment. Working mom vs. Stay at home mom. Bottle feed vs. breastfeed. Organic vs. nonorganic food. What is with all the division? No one helps anyone anymore without the need to be seen. Quick.... Let me put on Facebook that I helped so and so do this! Hurry!! Take my picture of me doing this to help this person! Is that what things have come to? Is this where we are as a society?? There is no authenticity anymore. There is no helping out just for the good of helping out.

### **To some, it's a pride thing.**

That's right. Some people struggle with asking for help. Asking for help to them=defeat. If I need help it means I cannot do it on my own. And then of course I will be judged for that. But that is NOT how it's supposed to be. This thing we call life is not meant to be done alone. I know, because I NEVER asked for help and absolutely NEVER accepted help. I had too much pride. But that only lasted so long.

### **You truly become who you surround yourself with...**

Such a true statement. I finally found my people. Family doesn't live nearby so I had to find friends who I trusted. Friends who didn't judge. Friends who wouldn't come to my house and look at the mess in disgust. Friends I trusted to discipline my own children when I'm not around. That's right! I absolutely welcome my friends to discipline my children as their own. Why?? Because at the end of the day I can't do it alone. I need my inner circle to help. And guess what?? IT IS OK! Take a deep breath and know others are there to help. You just have to find the right people.

### **Ridgeway Farms is not just where I live....**

I specifically remember touring my house for the first time when it was on the

market. John was traveling for work and he saw the house through FaceTime. Such a huge decision to make when your spouse has not physically seen the house. But I just knew.

### **I have found my village!**

As most of you know I'm a pretty social person. As soon as we moved in I wanted to meet as many people as I could. Taking daily walks, if I saw you outside I usually stopped to introduce myself. Fast forward almost 4 years now, I still continue to do that. Some of my very best friends are the ones right here in my own neighborhood. Our children have all become best friends. It truly is amazing how my entire neighborhood has bonded together. Someone needs help moving furniture?? Just ask and you will have 5 people knocking at your door. Snowed in because you haven't had time to shovel?? No worries, chances are one of the neighbors has done it already for you. Have a tree fall down from a bad storm? I bet a few of us have come with chainsaws to help with the mess. Community signs need to be repainted and landscaped? Yep, we got that too. My family has never been so blessed for living in such an amazing community.

### **My #ImpactFamily is truly a family...**

As soon as I started at Impact MD Real Estate I knew they didn't just hashtag #ImpactFamily for any good old reason. Nope. I immediately felt the love. Felt the camaraderie. I was instantly part of the #ImpactFamily. There is a ZERO judgment zone. Need help?? Just ask. Can't meet with a client? No worries, someone else will offer to meet them. Need something signed but can't get to your computer?? #ImpactFamily to the rescue again. You like to day drink?? No judgments from me ;-). Ask for help and you shall receive, without judgments, without strings attached. It really is that simple. When you come to any of the agents at Impact, in reality, you really get us all. You may not



know it. But that's the point right?

There's no competition.

There truly is no competition. Why would you want that? It's a constant uphill battle that you don't want to climb. Helping each other out makes things so much easier. You can rest knowing you and you alone don't have to do it all.

To all my #ImpactFamily..... You are my family. You are my village. I am so grateful for your love and support.

*Josie*



**AFTER!**



**BEFORE**



## Fun Time!

### April Trivia Question

Q: How is laughing good for your health?

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!!

### April Sudoku

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



HAPPY BIRTHDAY!!



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

John Medwick 4/2

Lisa Hane 4/16



# 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.*

## The Out-of-Towner

New buyer clients of mine were ready to submit their first offer. In this crazy market, we talked about all the different ways to make our offer stand out and beat multiple offers. Going against my suggestion of using a local lender, they decided to use an out-of-town lender they trusted. At the end of the day, my buyers have the right to choose whom they want to use and I am ok with that.

## Say WHAT??

I received the pre-qualification letter from their trusted lender. 4.125% with an FHA loan.

WHAT??? 4?? I'm sorry, but why is there a 4 at the beginning of that number?? My clients weren't that happy but really trusted their lender and just knew that was the lowest their rate could be given their situation (credit and such).

## Well, now I have trust issues!

I just couldn't believe that was the lowest my clients could get. No way no how!. It wasn't too long ago when conventional and VA loans were LOW 2's! I had to find out for myself. If nothing it would be just for my information.

## Local trusted lender friend to the rescue!

So I called my trusted lender friend and gave him a hypothetical. Gave him all the details of this hypothetical and asked him what kind of rate he would be able to provide in this hypothetical. Are you ready for this??? Are you?? 2.75%! HUH?? That's right! You read that correctly but let me say it again... 2.75%

## Still a trust issue

It was my obligation to talk to my clients about this. I had to. All I can do is provide the info and they can do what they would like with it. And even after they heard the number they just didn't believe it. "Why is HE able to

get that rate, but our lender CAN'T??" I totally understood their confusion. It was such a difference and almost seemed too good to be true.

## Relationships are key!

I work really hard to build TRUSTED relationships in this business. Like really hard. If I am putting my name stamp of approval on something or someone I HAVE to know I trust them. The lenders I work with closely, I trust them all. I have built business relationships with them AND have used them for my own personal finances.

## Just a conversation

All I asked my clients to do was to have a simple conversation with my lender. After that, if they still chose to use their lender I would feel good knowing I did my part. Well after talking to my lender, THEIR OWN lender told them they would be crazy not to switch.

## The savings!!

Just by switching to a local lender, I was able to save them OVER \$400/month and OVER \$150,000 over the life of the loan in interest! It felt so good that my clients put their trust in ME. I knew I had served my clients well.

## Benefits of using a local lender

1. They are experienced in the neighborhood where you want to live.
2. Reputation. They are trusted by local agents.
3. They can be reached (almost) 24/7. Banks are M-F 9:00-5:00. Need to write an offer on the weekend?? Where's your big bank now?
4. They know local lending programs that you may qualify for that large banks and out-of-town lenders don't know about.
5. You will be supporting a local business

# Healthy Me, Healthy You

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

## Garden tip of the month

### HORNWORMS!



These things are pretty much the devil on earth. If you have ever tried to grow tomato plants then chances are you may have experienced these disgusting beings. They don't start out as big as in the picture above, but man do they grow and grow FAST! They will devour your beautiful tomatoes before you even saw them coming. The problem is they are soooo hard to stop because they blend right in with the plant.

### POOP!

That's right. Poop. The best way to spot them is their poop. Gross right? But it's a tell-tale sign they are very close.



Check out this pic . That, my friends, is hornworm poop. Pretty gross right?? If you see this on one of your tomatoes leaves, look at the leaves and stems right above this mound of poop. Keep searching around and sure enough you will find the hornworm.

### Then what?

Well I'm not one to just squash something that's as large as my finger. I

keep a bucket of soapy water next to my garden at all times. I just pick the hornworm off the plant and throw it in the bucket. Voila! These suckers are taken care of. Just remember they start out suuuuper tiny.

Now if you see one that looks like this then most of the time you can just leave him alone. Those white things are wasp larvae and will eventually kill the hornworm on their own time.



## Recipe of the month: Crockpot chicken tacos

I love to cook (when I have time and don't have children hanging from my legs). This one is a go-to, kid-approved, and so easy!

- \*2-3 chicken breasts
- \*1 jar of your favorite salsa
- \*1 packet of taco seasoning
- \*1 can of black beans
- \*1/2 cup frozen corn
- \*Hardshell tacos or flour tortillas

Take all ingredients and place them in the crockpot. Cook for 4 hours on high or 6-8 hours on low. Then shred chicken and mix everything together. BOOM! Chicken tacos.

Top with whatever your favorite taco toppings are!



# 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...

We met Josie over a year ago and after our first interaction, we knew she was the perfect realtor for us. She's super friendly, knowledgeable, and most of all, she truly has the client's best interest as a top priority. We had been searching for our first home and during the year and a half, she was consistent in sending us new homes on the market and making sure she stayed connected to us. We have tried a couple of realtors before her and many times we felt like just a number. Either our emails/texts weren't getting responded to in a timely manner, or they were very pushy and hard to trust. What I appreciate most about Josie is that she took all our questions/requests seriously and I could trust her, which gave me great peace of mind. Also, I knew how passionate she is about helping families find the perfect home because she was most concerned about how much we loved the home. We finally found our dream home and she celebrated with us all the way. Josie has walked with us during every detailed step of our home buying process. She has taken care of us as a close friend would, and I am so thankful to have found her!" ~The Choi Family

"Josie was AMAZING. She traveled much further than usual to help us find our first home. Because it wasn't an area she typically worked in, she definitely had to do her homework. She did not let us down. When we went to look at houses she knew just about everything about the area and properties. On the rare occasion she didn't know, she messaged someone right then and there for an answer. As first time home buyers you could say we were nervous and skeptical. Josie made the process much less scary and always reminded us that we shouldn't do anything we aren't comfortable with. Thanks again Josie!" ~Alex and Dannah

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