

# JANELLE'S JOURNEY

HOME GROWN STORIES OF SUCCESS, BLESSINGS AND OPPORTUNITIES



## 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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## FEAR

**What fear has taught me about life and real estate....**

Look out! The boogie monster is under your bed ....

How many of you thought that growing up? Admit it... did you run and jump, like an Olympic sport, to land on your bed without the boogie monster touching your feet? I know you are laughing, but also reminiscing. Fear... such a real feeling. Fear of snakes, heights, shots- whatever it may be, we all have fear. Something that worries us.

When I was seven, I vividly remember this late night, it was probably my 3rd/4th night of not sleeping. I was afraid that if I went to sleep I would not wake up. Valid fear? Something I saw on TV? Random thoughts? I don't know. Social media wasn't around then and we had one TV in my family and my father also watched Star Trek. I don't know?

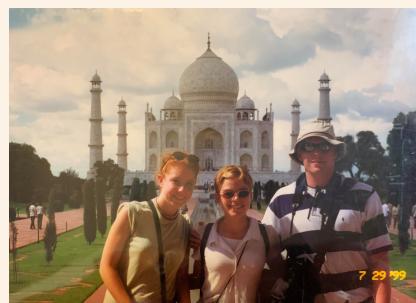
## FEAR....

Whatever put that thought in my head, created fear. Fear that kept me awake all night long. Until that one night I had a conversation with my father. That night we talked about God and peace and trust. Trust to find peace and to be at peace. Trust to live without fear.

And so I did....

When I was in college, 19 years old, summer between my junior and senior year, I had the amazing opportunity to travel abroad. A few friends also had this opportunity and chose to go to Paris or Australia. Nope, I chose India. I mean, what other opportunity would I get to study abroad and actually live for a summer in India?? India is full of poverty but also so much richness. I learned about alternative medicine from various physicians and in my spare time would travel to all the beautiful temples and walk around the markets.

One fond memory in particular; I had the opportunity to spend a day with a doctor who diagnosed his patients by reading their pulse. Very interesting! The line of people holding chickens, textiles, produce, etc. wrapped around his 'office' which was a one room, dirt floor shack. Anything they could barter for his service was appreciated. He would hold the patient's wrist to feel and listen to their pulse, ask a few questions, then go over to the long row of shelves with big jars of powder medicine. He gave them their medication and sent them on. Although I couldn't speak the languages (yes there are MANY in India), the thankful smiles and sense of relief said it all.



So many great memories, but also challenging times to see and live life in a third world country. Thankful that I chose to experience this amazing world and not be afraid of new adventures. .

Now again, fast forward 22 years, I just returned from a solo vacation in Cancun. Traveling alone was the most amazing and empowering experience I've ever had. After the long year we've all been through, I knew I needed to get away and push the 'refresh' button. That I did! Nothing like the warm, blue water, soft sand between my toes, fruity drinks and a good book to soothe the soul. For a week I relaxed, did yoga on the beach, met so many amazing people, and embraced time alone.

Fear? Not really. I was nervous about traveling to and from the resort alone, especially with all the COVID rules- and the fact I know very little Spanish. But, I 'put on my big girl pants' and embraced each moment. Y.O.L.O!

It was worth every second!

Fear. As an adult there is so much to worry, or fear about. Through the many transitions of my life, I've always leaned on my friends and family for support and guidance. Who do you talk to or lean on in stressful/fearful times?

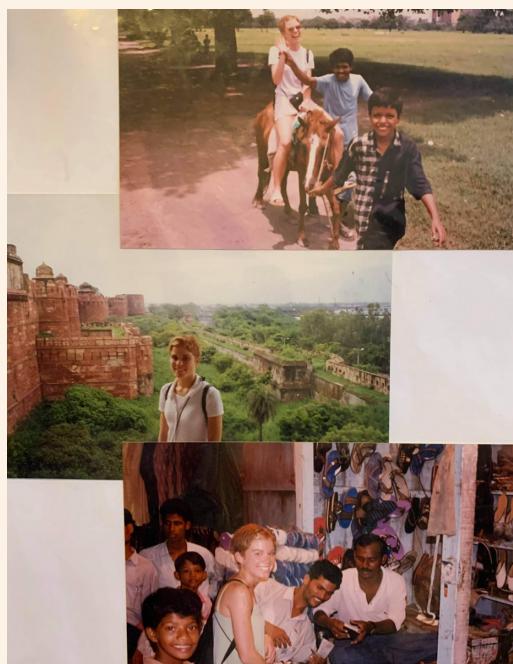
Let's talk about making real estate choices. Yes, it's scary. Yes, it's stressful. Yes, it's fearful. There are so many unknowns and a lot of 'what if's'. One thing I've seen over and over again: fear can be one of the biggest barriers to success. I can't tell you how many times I've run into someone who is perfectly qualified to become a homeowner, but because of fear, they continue to rent or stay in their current housing situation.

The good news about fear is we have the ability to overcome it. If fear is the only thing stopping us, we can move beyond it by changing our perspective and putting a plan in place.

Here are four fears that could be stopping you from buying a house and how to overcome them to achieve your homeownership dream.

Fear of rejection. Trust me, nobody likes to hear the word 'no.' But if you put off buying a house because you're afraid your mortgage application will be rejected, you're taking yourself out of the game before you even have a chance to win. The best way to avoid rejection is to be prepared. Working with a trusted lender for a pre-approval is one of the very first steps so you know how much you can afford,

Fear of a complicated process. I'm going to be honest with you. The homebuying process is not easy. In fact, approximately 40 percent of Americans say buying a house is the most stressful event they encounter in everyday life. Some people feel so overwhelmed that they put off buying a house entirely. You're not expected to know everything about the home buying process. I'm here to guide you through every step.



Fear that you'll be unable to pay your mortgage or maintenance costs. We've all heard stories of people who were unable to pay their mortgage or possibly lost their homes. Maybe you know people who this has happened to personally. As a result, it's natural to worry that this could happen to you too. While we have no way of knowing what lies in front of us, we can take steps to prepare ourselves so we can better weather any financial storm.

Fear that your house will lose value. Let's just look at our current market situation. If your goal is to flip your house and make a quick profit, that fear may be justified. But if you take a long-term approach to homeownership, the odds are in your favor that you'll come out ahead.

Fear can keep you stuck and living a life of regret. Let this be the year that you overcome your fears and achieve the goals that you deserve.

"Living with fear stops us from taking risks, and if you don't go out on the branch, you're never going to get the best fruit." —Sarah Parish



*Janelle*



## Fun Time!

### Farmers' Markets

#### The Most Delicious Time of the Year

Can you guess how many farmers' markets there are in Frederick County this season? 17! Receive the best fruits and vegetables in Frederick County by visiting one of the locations below:  
<http://www.homegrownfrederick.com/farmers-markets>

FUN FACT: THE FARMERS' MARKET COALITION REPORTS THAT LOCAL FARMERS' MARKETS RETURN MORE THAN THREE TIMES AS MUCH OF THEIR SALES TO THE LOCAL ECONOMY OVER CHAIN RETAILERS. WHEN YOU VISIT A FARMER'S MARKET, YOU'RE HELPING TO CULTIVATE OUR FREDERICK COMMUNITY!

### Sudoku

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



HAPPY BIRTHDAY!!



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

Morgan Finley	4/6
James Osborne	4/8
Addison Biggs	4/12
Emily Osborne	4/17
Anousheh Akins	4/29
Maya Robinson	4/30

Laura Poore	5/5
George Harne	5/12
Jessica Stansbury	5/15
James Robinson	5/25
Joelle Grossnickle	5/28

# 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.

One of the absolute joys of real estate is that our jobs are ever evolving, and we have to keep on top the current trends in the market to make sure we are providing the absolute best advice and expertise to our clients. 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 education and to inform our clients so that you 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. It is like when you were in school and learning a new subject that you can learn either by memorizing the answers OR you could learn and dissect the practical applications to get the answer. 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 they sellers can really dictate the terms that benefit them.

Have you ever been to one of those Koi ponds with hundred of Koi and you drop a morsel of food into the

water and the fish are literally swarming for that one little piece of food?

Yep, that's what it is like right now.

When making an offer in this market there is no way that a seller is accepting any contingency for the buyer to sell their home. This is just not happening.

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!

So, back to the original question, buy or sell first? 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 buy 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 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.

We have 4 clients right now that have sold their homes and are in rentals waiting for that RIGHT house to pop on the market so that they can make a strong offer.

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? Another AWESOME question that we have often with our selling clients. And 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 other pricing strategy.

Pricing strategy is uber important and their 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 todays 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 and let us tell you why. When you price your house above the 'market value' of your house you are immediately lessening the amount 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.

Now 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.

Because 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 sometime. 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.

If we would have priced at \$410k, we would have had 1/3rd of the number of showings and would have hoped for 1 'decent' offer. Instead, the sellers listened and went with the push strategy and will end up putting additional money in their pocket. This was fun, answering 2 recent questions. I hope we informed you 😊 If you need anything or have any questions, I am always here for you, just shoot us a call/text/email and we'll be glad to help.

# Wilson's Wellness Wisdom

## Mental Health May:

### 4 tips for better mental health in 2021

While 2020 was an incredibly difficult year for many of us, it also showed us how important it is to prioritize our mental health and take care of one another. Here are 4 tips and takeaways from the past year that you can use to improve your mental health in 2021.

#### 1: Start with the basics

You've heard it before, but we'll say it again: prioritizing your basic needs like eating, sleeping and getting physical activity is important for your mental health. Taking care of our bodies can improve our mood, stress levels, self-esteem and help reduce anxiety. Not sure where to begin? Here are a few strategies you can use to address the basics:

- **Sleep:** Aim to get 7-9 hours of sleep each night. Set a timer on your phone to shut off all electronics at least 1 hour before bed. Instead of scrolling on your phone, opt for relaxing activities like reading, journaling, coloring, yoga or listening to a meditation to help your body unwind.
- **Eating:** Honor your hunger cues, and try to eat at least one meal distraction-free (that means no phones, no computers, no TV, etc.).
- **Physical activity:** Make physical activity more enjoyable by choosing activities that you like and are excited to do. Working out doesn't have to be strenuous or burn a lot of calories. Moving your body through walking, yoga or low-impact exercises is just as beneficial for your mental and physical health.

#### 2: Take a break from Zoom

Between Zoom classes, Zoom meetups, Zoom game nights and all the other things we Zoom about, it's no wonder many of us are feeling fatigued by virtual socializing. If this sounds familiar, it may be time to unplug and find alternative ways to meet people or connect with friends and family. Here are a few ideas to try:

- **Snail mail.** Sending letters, postcards or small care packages in the mail can be a great way to connect with friends, family and other loved ones. It can also give you something to look forward to.
- **Pretend you have a landline.** Try making an old fashioned phone call instead. You may be surprised by the difference.
- **Volunteer.** Find a cause that you care about and explore volunteer opportunities. This can be a great way to get more involved in your community (in person or online) and meet new people who have similar interests.
- **Socialize at a distance.** Opt for activities that allow you to see friends while maintaining a safe distance. For instance, outdoor activities like hiking or biking are a great way to enjoy social time while still following public health orders.

#### 3: Talk to someone

If you're struggling, don't be afraid to reach out to someone you trust for help. Seeking connection and support from friends, family or professionals can help you through the hard times.

#### 4: Practice what you know

We live in a culture that emphasizes quick fixes and easy solutions. However, mental health is a complex issue, and it may take time, patience and practice to feel better. One important factor in working to improve your mental health is to stick with it. For instance, if you're in therapy, it's important to do the homework or exercises provided by your therapist. Similarly, if you know that going to bed early or disconnecting from the news is helpful for you, continue to do those things over an extended period of time. These are just a few examples of how you can put what you already know to good use. Remember not to neglect the tools that work for you.

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### Testimonials from Our Impact Team : Better Together...

"The team at IMPACT treats you like family. No question or concern ever goes unanswered. Always available. Considerate, professional and knows the housing market. We put our trust in their ability to sell our home, and we couldn't be happier!"

"It has been the best home buying experience we have ever had! The IMPACT team made sure the transaction went smoothly. Their relationships with local agents, mortgage lenders and how they presented us gave the seller confidence to accept our offer! When there were multiple offers for them to pick from, they were able to differentiate ours. Because of Eric and TEAM we are living in a home that exceeds our expectations in every way!"

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