

# MAGNOLIA MONTHLY

REAL LIFE. REAL ESTATE. ALL THINGS LOVELY.



## WELCOME!

*I am so glad you are here! Pull up a chair, grab some coffee, and stay a while. Whether it's 3 minutes or 30, my hope is that Magnolia Monthly and its contents bring you inspiration and joy!*

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## "WHY MAGNOLIA?"

*FAMILY. LIFE. HOME...*

GROWING UP, I WAS ALWAYS ENAMORED BY THE MAGNIFICENT MAGNOLIA TREE IN MY NANA'S BACK YARD. HER HOUSE WAS JUST A SHORT FEW BLOCKS FROM OURS, AND WAS THE HOME IN WHICH MY DAD AND HIS SIBLINGS WERE RAISED. IT WAS THE HOME OF FAMILY HOLIDAYS, ALL OF US GATHERED AROUND MY NANA'S DINING ROOM TABLE. THE HOME HELD SO MANY MEMORIES WITH FAMILY... TRADITIONS THAT HAVE BEEN CARRIED ON LONG AFTER MY NANA'S PASSING.

IN THE WARMER MONTHS, HER HOME ALWAYS SMELLED OF FRESH MAGNOLIA BLOSSOMS... A SMELL THAT STILL TRIGGERS SO MUCH NOSTALGIA.

I couldn't have known it then, but that tree would come to mean so much to me in the years to come.

It was no surprise that as my sister, cousins, and I grew up, married, and began building lives with our own families in our own homes, each of us was always drawn to magnolia trees... no doubt attributed in large part to our memories of our Nana's tree.

When my Dad and stepmom married and moved into their new home, they planted a magnolia tree.

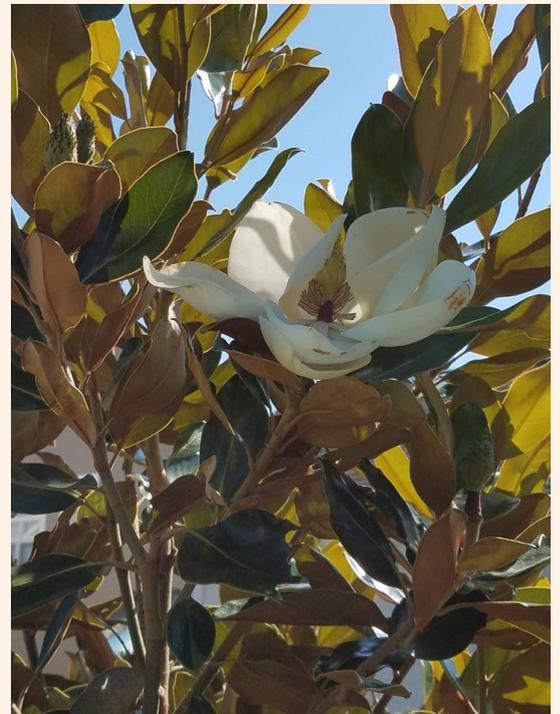
When my sister and her husband purchased their forever home, their backyard featured a magnolia tree that dwarfed my Nana's.

My aunt and my two uncles' homes: all host gorgeous magnolias on their properties.

And when we lost my Dad so suddenly several years ago, we went back to that beautiful tree at the home that used to belong to my Nana, and the owners were kind enough to let us use clippings from that tree for my Dad's casket. Not long after her died, we planted a magnolia tree on our property in his memory.

While the ancient myths and legends beautifully note the magnolia as symbolizing perseverance, dignity, nobility, and a clean and pure spirit... to me, Magnolia is a breath of fresh air. It is family. It is home.

Stacy



# Impactclub® Frederick Update...

Event #18 is gonna be epic. Will you be there?

Let me explain ImpactClub® Frederick and the community that you've built. And just how powerful and committed ImpactClub® Frederick members are to OUR community.

During the mist of the worst pandemic in 100 years when EVERYTHING, literally EVERYTHING was shut down or had massive attendance restrictions ImpactClub® Frederick came out of the pandemic stronger than when we entered.

The last 'live' event in February 2020 we had 306 members, meaning ImpactClub® Frederick donated \$30,600. Since then we did a totally virtually event in May 2020 where even the presenters were not in a central location and had to present on Zoom. Then in August, November 2020, and again in February 2021 we did a semi virtual event to stay within Covid restrictions where we limited our head count to presenters and staff to run the event. All the mean while gaining a few members along the way.

Now, next week, on Tuesday May 18th when we open up ImpactClub® Frederick to our members to come and be part of the LIVE atmosphere again we currently sit at 321 members!!!

How do we gain a net of 15 new members during this pandemic?

It is because of the Core of Character of our members.

They see ImpactClub® Frederick as a vehicle to do good and to make an Impact locally!!! Members know that ALL \$100 of their quarterly donation is going to help the winning charity. ImpactClub® takes nothing off the top and overhead is taken care of by the local co-founder.

We also get to hear from the past winner and get to hear exactly where your donation has gone.

ImpactClub® is a vehicle for doing good. With just \$100/quarter donation or \$400/year you know that EVERY Quarter you are investing in YOUR community! You are making an Impact, combined with 320 people that has a MASSIVE ripple effect in our community.

Our 17th winner - the February 2021 ImpactClub® - Hayden's Heros and Melissa Golden, the \$30,000 PLUS that they won that was nearly as much as they raised the entire 2020 year.

One night. One hour. MASSIVE IMPACT. I promise you, if you come to an event you will immediately want to JOIN ImpactClub®. The stories that you hear, the passion to which the charities help those in need, the founders journey, the organizations that need us.

ImpactClub® hears you!! ImpactClub® cares! ImpactClub® is the vehicle to helping those less fortunate by taking small donations and having a MASSIVE Impact!

On Tues, we will have surpassed \$470,000 DONATED in just 18 hours... 18 Events = 18 Hours...

Will you join us???

Become a member at  
[www.ImpactClubFrederick.com](http://www.ImpactClubFrederick.com)



# Family Fun Zone!

## May Sudoku

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

### May

### Trivia Question

Q: Which mammal doesn't have vocal cords?

Everyone who texts or emails in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Amazon. Good luck!!

April Question and answer:

Q: What country first used paper money?

A: China

Congratulations Melissa Hajimihalis!!



HAPPY BIRTHDAY!!



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

Pam Spencer May 1  
 Emily Mitchell May 1  
 Lorean Justman May 2  
 Jude Rogers May 3  
 Mason Kile May 5  
 Elaine Grove May 7  
 Grant Huffstetler May 7  
 Daniel Hostetter May 9  
 Ronan DeSantis May 9  
 Zach Clark May 10  
 Amber Melson May 11  
 Ashleigh Coe May 11  
 Eliana Weaver May 11  
 Debbie Duncan May 12  
 Heidi Radford May 13  
 Jane Molle May 13  
 Reese Cunningham May 14

Linda Amato May 15  
 Sarah Downs May 15  
 Amy Scholm May 16  
 Alex Hughes May 17  
 Jarred Wolf May 20  
 Nora Chaffman May 20  
 Maxwell Paulus May 20  
 Ethan Huffstetler May 20  
 Dave Pazos May 21  
 Celetra Hartford May 23  
 Madeline Hostetter May 26  
 Ashley Owen May 27  
 Beth Pazos May 27  
 Camdyn Kile May 27  
 Nick Knoepfle May 28  
 Faith Barrett May 31

# STORY FROM THE STREET...

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 six years ago or even six 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, please reach out! We will give you our professional opinion and advice, and we 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 and 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 serve our clients, but we also want to educate and empower our clients so that they can make their own informed decisions.

With that, here are some recent questions...

***I've heard that the market is crazy right now for sellers. 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.

What 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. 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, should you buy or sell first?**

If you have the financial bandwidth, meaning that you can buy your next house without selling your current house, we suggest that you do that!

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 utilize a house of choice contingency. This means 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.

Another option is to 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.

If either of the above options aren't doable, then another way to handle this buy/sell process is to separate the two transactions all together. This would involve finding a rental property or moving in with a family member while you purchase. While not ideal logistically, it positions you more powerfully as a purchaser in this heavy seller's market.

We have four 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:

### ***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 extremely important, and there isn't a 'RIGHT or WRONG' strategy. There is a good and better strategy. What we tell one client in one situation might be completely different than what we tell another client. At the core, there are two 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 today's 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 one or two 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. 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 two 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. When it came time to talk pricing, we explained the 'Push vs Pull' strategy. Although he wanted \$410k-\$415k, we didn't think pricing in that range was wise.

**Instead, we suggested pricing at \$399k to get more eyeballs and interest.**

We ended up with over 40 showings in four days, and three strong offers. The seller ended up with a GREAT offer above his target price, (can't share the price yet, because it hasn't settled) AND we got him a free rent back.

If we would have priced at \$410k, we very likely would have had 1/3rd of the number of showings and would have hoped for 1 'decent' offer.

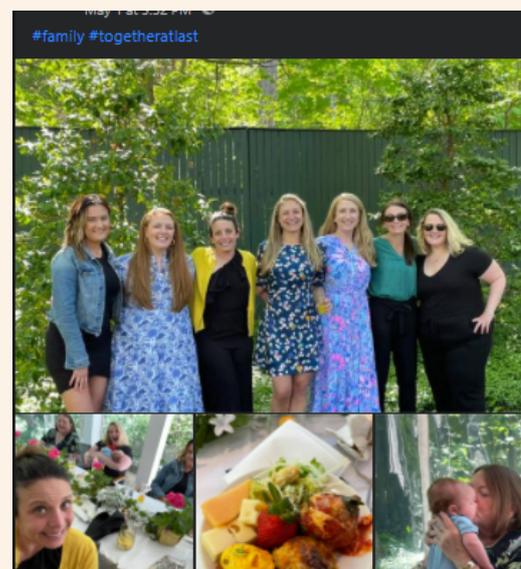
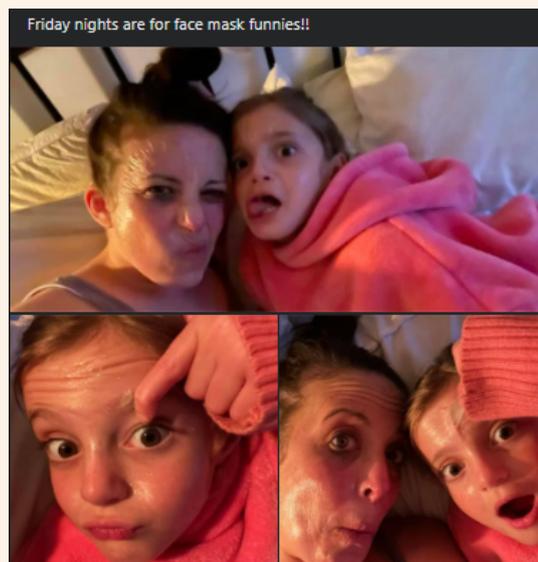
Instead, the sellers listened and went with the push strategy, and they will end up putting additional money in their pocket.

It is a joy for us to answer common questions to help inform and empower you. As always, if you need anything or have any questions, I am always here for you! Just shoot us a call/text/email, and it would be a pleasure to help!



# Social Media Stories

*A round-up of fan favorites from the past few weeks!*



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Or Call/Text to 301-646-9625

## Testimonials from *Magnolia Monthly* Members...

"Our home buying experience with Stacy was incredible. She made this journey remarkably seamless and easy. We had no doubt from the first moment that she is the person to trust, who will help us to find our dream home. Stacy paid great attention and helped us through all concerns we had, being available and there for us at all times. She is kind and professional, very straight and honest with her feedback. We had the opportunity to work with amazing people based on her recommendations during the entire transaction. She was always one step ahead and organized everything promptly to avoid any unnecessary delay or stress during the process. We recommend her highly and so glad that we could work with her as she is truly an exceptional realtor!" ★★★★★ ~ The Horvath Family

"We can not recommend Stacy enough! She helped us find our dream home. She is easy to work with, flexible, very knowledgeable, listens well, and always shows up with a smile. I'm so appreciative that we had someone who knew the market well, and who used her experience to guide us along every step of the way!" ★★★★★ ~ The Armacost Family

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