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# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

"HOW TO THRIVE IN EVERY KIND OF MARKET"

JUNE 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.'

## **HEADLINES**

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## **Don't Blink**

This past weekend my grandmother, Nama, came up for a few days to stay and hang out family. It was great seeing her and although she isn't as spry as she used to be she is still in good health and gets around fairly well for being in her 90's. Her hearing isn't great, but other than that she is doing well.

Seems like just yesterday she was in the backyard pitching a baseball to me when I hit it so hard and right back at her that it hit her squarely in the knee and I thought I broke her leg. Or she was going on summer vacations with us. Or she was coming to watch my various sporting events. Or she was teaching me how to cook.

It's amazing what time does.

What is a vivid memory could be 10, 20, 60 year ago.

### **Don't Blink.**

I might not remember every detail of every day but some memories are frozen in time. Life is funny that way.

There is NO WAY that it was 25 years ago that I was in college and hanging with my buddies.

And how is it that Anthony is ending his freshman year of high school while Alex is finishing his first year of middle school?

*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](mailto: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.

I remember like yesterday, and it was probably 30 years ago now, when I was a teenager Nama telling me that “the older you get the faster time goes by” – I’m in the middle of this warp speed live cycle right now.

We are all so busy in the day-to-day activities of life that we don’t realize just how fast everything is going.



Anthony's Soccer Team after our end of the year tournament in Virginia.

### **Don't Blink.**

Just in the last 2 weeks we concluded a 2-year run with Anthony's soccer team and celebrated Alex's 12<sup>th</sup> birthday. Anthony's team was a core group of kids that ended up sticking together for 2 years instead of the normal 1-year cycle. I was assistant coach the entire time and we got these boys when they were 12 years old and now we are ending the cycle with them being 14-15 years old.

When we got these kids they were just little kids. Now most of them are taller than me with deeper voices and have grown and matured so much that it is amazing.

### **Just in a 2-year period the change has been dramatic.**

And then we had Alex's celebration at my parents – Gee and Papa V's pool.

Most of these boys I've known since they were 3, 4, 5 years old. And now they are just on the cusp of changing from those 'little boys' to sprouting up and being young men.

No wonder they say 'Middle School is the hardest years' as they enter little kids and they leave young men and women.

By High School there is some maturing and learning, but not nearly as dramatic as it is in Middle School.

### **Don't Blink.**

And this summer is the 10<sup>th</sup> anniversary of Zack passing away. How has it been 10 years since that horrible day on July 4, 2011???

I was just sitting with my lifelong friend Erin the other day at Alex's party. Erin is literally one of my longest and dearest friends. We have been through so much together. Starting in Elementary school. Through Middle and High School. We went to College together. I was partners with her mom, Marla, in real estate. Our kids are friends and she is still one of my dearest friends.

She grew up with Zack too, through me... All of our circles were tight.

And we were sitting there just talking about stories by the pool at Alex's party and I said, “Can you believe this summer is 10 years since Zack passed?”

Neither one of us could believe that it has been that long.

### **We started sharing funny Zack stories.**

That's the thing about life. You have these memories and what you think in your mind is vivid and 'like it was yesterday' could LITERALLY be decades old.

As I sit here writing this with tears streaming down my face remember all the THOUSANDS of memories, I have with Zack what is most sad is that we won't be able to make any more memories together.



Susan and I in front of our place at the Astoria – our Condo in Ocean City.



Maybe that is what life is all about. Making Memories and sharing Experiences.

### **Don't Blink.**

This year I am in my 19<sup>th</sup> year of real estate.

This is the 5<sup>th</sup> year of owning and being the broker of Impact Maryland Real Estate. It seems like just yesterday I was BORED doing accounting work and wanted to do something that I didn't dread doing everyday.

19 years later I can say that without a SHADOW of a doubt there is not a BORING day in real estate. Whether it be putting out a fire for one of my clients. Writing a book (or 3). Figuring out new ways to innovate to maximize the experience and results for our clients. Helping my partners. Developing new protocol for Impact.

What is AMAZING about being in real estate is that I am helping friends/clients MAKE MEMORIES every day.

I NEVER take for granted that my clients are entrusting me and Impact in their most important financial decision – where they are going to live – and then the millions of memories that they will have at their new home!



Alex and his friends at his 12<sup>th</sup> Birthday party at Gee and Papa V's pool.

For those of you that have placed your trust in me and our company, THANK YOU!!!

Don't Blink because in a few years and after all those memories are made in your home and you are looking to downsize, upsize, retire, move for a job you will need someone to help in the sale of your home and it's



They had a BLAST at the pool 😊

my hope that you have enough TRUST in myself and our process that you give me a hollar 😊

I don't look at you as a sale... I don't look at you as a commission... I truly want to HELP you in anyway possible and TRUST ME, I put a LOT of thought into what is the best scenario and situation for YOU. I can't believe I have been in 'real estate' for 19 years.

In the ultimate 'sales field' 19 years is not bad for 'The worst Salesperson I've Ever Met' – Ryan Fletcher.

If you are reading this story, I just want to THANK YOU!!!

Thank you for being a friend. In life we get to choose who we make memories with, and I am honored to share memories with you!

Cheers,

*Eric*

## Don't Forget to Have Fun!!!!

### June Quiz Question

**Q:** How long is New Zealand's Ninety Mile Beach?

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.

### May Question & Answer

**Q:** How many cards are there in a deck of Uno?

**A:** 108

Congratulations: Marcus Leoman!

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

## Happy Birthday

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

|                  |          |                  |           |                   |           |
|------------------|----------|------------------|-----------|-------------------|-----------|
| Sabbella Ally    | June 2nd | Jackie Lamont    | June 9th  | Todd Johnson      | June 20th |
| Darren Beachley  | June 2nd | David Miss       | June 10th | Jane McClellan    | June 21st |
| Danielle Coleman | June 2nd | Gabriel Riling   | June 10th | Christy Steele    | June 21st |
| Chase Lyles      | June 3rd | Kady Gamble      | June 12th | Stacey Umberger   | June 21st |
| Florence Schmehl | June 3rd | Tonie Crosthwait | June 13   | Noah Riling       | June 22nd |
| Samantha Diener  | June 4th | Chris Spangler   | June 13   | Jon Steele        | June 24th |
| Lucia Monzon     | June 4th | Jason Hornung    | June 14th | Barbara Zielinski | June 24th |
| Lynn Grubb       | June 5th | Netasha Johnson  | June 15th | Bryan Cheeseboro  | June 25th |
| Brian Orndorff   | June 5th | Liza Brenneman   | June 18th | Courtney Kelly    | June 25th |
| Kim Baker        | June 6th | Erin Gamble      | June 18th | Colleen Bolean    | June 27th |
| Olivia Gorman    | June 8th | Sean Bush        | June 19th | Dana Defibaugh    | June 30th |
| Andrea Willem    | June 8th | Phil Huffstetler | June 19th | Brigitte Cooper   | June 30th |
|                  |          | Morgan Thorhauer | June 19th |                   |           |

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

# IMPACTCLUB™

## ImpactClub Update – \$472,000 now donated!!!

Just a couple of weeks ago ImpactClub® was BACK the way it was intended... A LIVE EVENT!

Now that COVID restrictions are loosening with more and more people getting vaccinated and the restrictions on in person events, restaurants, get together's starting to lift, we, at ImpactClub® are getting back to normal also!

I can't tell you how tough it was to run ImpactClub® virtually when the foundation of what we have built and are building at ImpactClub® is to bring a 'sense of community' and belonging together every quarter. To talk to friends. To gather. To sit and listen to 3 local non-profits share their story, to hear the inflection in their voice, to listen to them PASSIONATELY speak about whom they help and the impact they are having.



### ImpactClub® was built to be LIVE...

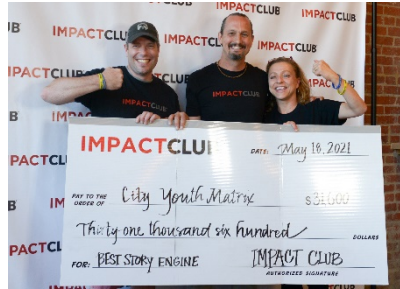
However, with COVID, we had to pivot. Like EVERYTHING else in the world there were massive changes.

What was once a HUGE community event with 200-250 people in attendance each Quarter became relegated to Zoom events.

After the first 'all virtual' event in May 2020 I knew that ImpactClub® would die if we couldn't at least get some part of it 'LIVE.'

So, with Idiom's blessing and within local and state guidelines, we ran a skeleton crew of just essential personnel to run the event and presenters in-person.

ImpactClub® members still had to watch online, but at least you could see the presenters on 'the stage' with the mic,



with the ImpactClub® backdrop and it was 'good enough' for what we were dealing with in the world.

We did that for a year from Event #14 to Event #17 we were Virtual... And ImpactClub® still donated over \$121,000 during a pandemic.

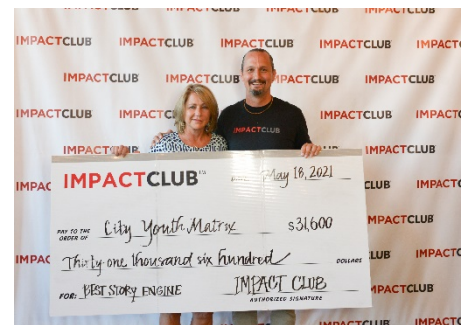
***Then on May 18<sup>th</sup> with restrictions being lifted we were BACKKKKKKK LIVE!!!***

We went into the pandemic with 306 members and we came OUT of the pandemic with 316 members.

### How freaking amazing is that????

ImpactClub® Frederick actually grew during the biggest pandemic in 100 years! That goes to show you the type of people that make up ImpactClub®... dedicated and loyal members of the community that no matter what life throws at them they preserve and fight back for the greater good.

ImpactClub® Frederick members know that although they had a struggle during the pandemic that those charities and the individuals that those charities help had and even more difficult time to make due the last year.



We might not solve every problem locally, but ImpactClub® members – like you – play their part and combined with other amazing individuals can have a MASSIVE IMPACT by combining forces.

**We can't wait to break \$500,000 donated since 2017 on our next, our 19<sup>th</sup>, LIVE event in August.**

Will you join us???

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



# '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.

## Food For Thought – Today's Rates

***"Cheap Food is not Good... Good Food is not Cheap"*** was on Scotty's Bus food truck in Frederick that was a Frederick staple until Scotty retired about 10 years ago.

This saying always made me think who Scotty's competition was and what was the clientele that he was going after by this statement.

Scotty's food was always made fresh that morning, his burgers, sauce, chili, beef, pork was cooked starting at 4am everyday. The sweet tea was freshly brewed each morning, and his hotdogs, although not 'made' that day were cooked on site. And his Sauce, the 'Scotty Sauce' was something special... not too sweet, just sweet enough and the perfect topping for meat. We, recently, have reverse engineered the sauce and have it 99% match 😊

**It was that care in preparation that would have 15, 20, 40 people standing in line for up to an hour to get lunch.**

If you wanted 'fast food' that was cheap you could always go a couple blocks away to McDonalds. There is a time and place for the McDonalds of the world and there is a clientele for their food, but there is an even more loyal clientele for homemade goodness of Scotty's. Scotty's business was 100% built on word of mouth and it was like you had to know a current customer to even be allowed 'on the Bus.'

**That's what makes these places special is it is like family when you know the owner and then you know a lot of the mutual clientele.**

As we've talked about before OUR business at Impact is built through relationships and referrals. We definitely aren't the cheapest brokerage in town, but we are a boutique type brokerage that has additional services and complementary business... services like our 'Flip it or Sell it Program' and services from designers to stagers to cleaners to videographers and photographers to plumbers, electricians, handyman, and landscaping. That doesn't



even mention our trusted inspections, lenders, insurance agents, and title companies.

You want the 'lowest fee' that is totally your right, and that's cool, but you won't get all the ancillary services, extra benefits, attention to detail, and maximum profit that would by

working with Impact.

**This goes even moreso with lenders.**

There are so many moving parts that go into a real estate transaction that like an old grandfather clock with a 1,000 moving parts each one plays its role in making the clock function. Each part of a real estate transaction, each party must do their job and do it correctly or everything call fall to pieces.

With a transaction there are many steps and stars that must align to make sure the borrower 'closes' on the house and everything is smooth.

**Today we're going to focus on the lender and their role in the purchasing process.**

The lender is probably the SINGLE biggest factor in getting to settlement on time and ensuing the process is smooth. Having a lender involved that knows what they are doing and is accessible is PARAMOUNT when purchasing a home OR selling a home and knowing that the buyer's lender is competent.

**Let me tell you 2 quick stories about why we ALWAYS tell you to work with someone local.**

We tell our clients that we want to be able to reach out to the lender and wring their neck if something goes haywire and we need them available 24/7 as this market waits for no one.

A recent buyer of ours had been looking for some time and had not quite found the right house to move her and her 2 kids into. But then a house in the neighborhood that she grew up in came on the market and she HAD to have it.

We got with the lender to come up with scenarios and situations for down payments and closing costs and monthly payments on the purchase. We worked TOGETHER to make sure she was comfortable with a couple different scenarios with down payment and if the property appraised for less than the sales price.

Submitting an offer the agent told us that we were going up against 7 other offers. We included our lender partner, Mike, on the offer presentation process and he IMMEDIATELY called the listing agent to explain the type of loan, and that he had completed all his due diligence. The next day I got a call from the listing agent that said although there were 2 other HIGHER offers the sellers accepted our client's offer mainly because the lender 'knew what he was doing.'

### **So that's step #1.**

However, unfortunately, we hit a speed bump. The appraisal came in a little lower than the sales price. We had included a buyer 'kicker' so our client had to make up that difference at settlement. I called the lender before talking to our client and Mike and I had already worked out a scenario that kept our client well within her financial comfort level to purchase.

### **Having a lender that know HOW TO SOLVE problems is imperative.**

And not only did we: a) get the offer accepted BECAUSE of the lender. B) we worked through a low appraisal, but we SETTLED early!!!

Without this LOCAL and TRUSTED lender our client NEVER would have gotten the our client the home.

### **Then let me tell you the 'McDonald's' end of the spectrum.**

We had a client that found a program online that helped with downpayment assistance and offered a much lower rate than the current market rates. All of this is well and good and TOTALLY within the buyers' rights to do what they feel is best for them and their family.

However, a few years back we mentioned that we were on the selling side of a transaction with this specific program and that we had to extend settlement 4 TIMES because the lender wasn't ready.

There are multiple layers to this program that has a lot of different people across the country, in different offices, in different agencies. Basically, we are dealing with a faceless man/woman that can just hide behind a computer screen.

To make a long story short we were supposed to settle on a recent Friday. The final disclosure needs to be viewed

and reviewed by the buyer by Tuesday (72 hours) ahead of settlement or the property won't do to closing.

Now let me tell you that this transaction has been nothing but red tape and jumping through hoop after hoop. Our client, the buyer has been ULTRA responsive in getting any request, any documentation to the lender in a timely fashion. We, us at Impact, and the buyer had stayed on the lender and their team incessantly throughout the process making sure they were aware that settlement was June 4<sup>th</sup> and we COULDN'T miss that date.

### **On the Tuesday before settlement the lender hit us with a list of conditions still needed to 'close the loan.'**

No warning. No problem solving skills on how to get to settlement. No explanation. Just a 'hey we were never settling on June 4<sup>th</sup>' in an email to everyone.

This client. This FAMILY of 5 that had their entire life packed and ready to move. These beautiful people who we have known and worked with for years, they were NOT a priority to this lender!!! They were just a file number. We questioned the lender and they said 'these things happen all the time.'

We'll when you are sitting in an office behind a keyboard in Charlotte and the clients are here in Frederick it is EASY to just see them as a NUMBER.

When you can touch and hug and talk to and look someone in the eye – like WE do, and like our local lenders do – these 'borrowers' are no longer a NUMBER they are a FAMILY.

For 4 straight days we have tried EVERY avenue to help get our clients loan approved and get them to settlement but each time we are either given an excuse or just IGNORED.

### **Now, this poor family will either LOSE the house that they so desire OR they will pray that the seller extends settlement yet inconveniencing more people along the way.**

All because this lender isn't local... And is just offering this 'great program' but not able to deliver on what was promised in the beginning.

You can either go with the homemade but delicious and reliable 'Scotty's' aka – LOCAL lender... or you can go with the cheaper, unreliable, will just treat you like a number 'McDonald's' – special program/special deal lender.

There is a time and a place for both, but unfortunately, this current market is NOT one of them.

Choose wisely. Choose local.

# IMPACT MARYLAND MONTHLY

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## **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](https://www.facebook.com/impactmarylandrealestate)

- Eric was amazing. He is straight forward and explained everything. I felt comfortable with him and that he had my interest at heart. We had some hang ups with settling due to the sellers and Eric fought for us everyday pushing to get us closed. And explaining everything that was happening along the way. His staff is amazing Brittany is one of the kindest people ever and made sure that even though we moved a few days after Christmas that my girls had a special day.

Thanks to Eric, I have found the perfect forever home in the perfect neighborhood with a great yard for my girls to grow up in! – Brian and Jamie E.

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