

IMPACT MARYLAND MONTHLY

with Eric Verdi

"HOW TO THRIVE IN EVERY KIND OF MARKET"

JUNE 2022



Find YOUR Lane

"If you do what you LOVE you will NEVER work a day in your life."

The first time I heard this was from my best buddies – Brian McClellan aka Mac's – father in high school. I can remember if it was the day that we had to hand shovel a foot of snow from his 300 foot driveway and it took us 6 hours, or if it was over some famous Momma Mac's cookies... But it definitely stuck with me as I was trying to find my way into something I enjoy.

There were 2 times in my life when I held down a job for a DAY!

Yes, a single day!!!

The first one I was hired at Safeway in Damascus when I was probably 16 – as I get older the details become cloudy, but the context of the story stays the same. Maybe I was 15, I don't remember. But what I do remember was that after a shift of loading groceries into cars for people that I couldn't spend the summer doing THAT.

It was boring as heck!!!

And, if you know me, you know I don't like boring.

After that day, I called the lady that hired me – she was a friend of our mother who was a higher up at Safeway and had been there for 25+ years and I politely told her that I appreciate her getting me hired but that job wasn't for me.

Continued on the Inside...

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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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.

So, I quit...

And then I called up my Uncle Harry who owned Harne Plastering and became a laborer that summer. I worked on a crew with 2 other dudes. I was their "Gopher".

Know what that means???

"Gopher or 'GO FOR' " – I went to get them whatever they needed for the job. Water. More Mud. Mix the Mud. Tools. Clean Up. Whatever they needed, I did.

And this was hard work. I was up at 6am every morning that summer to get to the shop by 7am to figure out what job we had that day. And we'd be on the job working by 7:30 or 8am.

A far cry and much harder than loading a few groceries in a car.

But I really enjoyed it.

The 2nd time I quit after one day...

This was near the end of college and I was trying to find my way and had a few friends that worked at 'Galaxy' in Frederick. This was a company that did registration and set ups for large conferences. If you have been at Frederick anytime in the last 25 years you have know someone that has worked at Galaxy and the 3 other names they have had since then.

I had friends that worked there and went in and got hired and had my buddy Jerry 'show me the ropes' one day. So, I quit...

He walked me around and showed me the different teams, what they did, and how they interacted within the company.

Maybe I just hit them on a bad day, but...

NO ONE WAS DOING ANYTHING – in my eyes...

They weren't busy working at all, they didn't seem

productive and were just punching the clock and BS'ing.

That 8 hour day seemed like 36 hours. I couldn't start a career being BORED out of my mind. So, at the end of the day – heck – I might have only made it to mid-afternoon, I can't remember... but I walked into the managers office and said Thanks but NO Thanks, I don't think this is the place for me. I 'Quit' after a day...

Am I QUITTER?

In the eyes of Safeway and Galaxy, they would probably tell you that Eric Verdi is a Quitter.

In my eyes, I knew RIGHT AWAY that I wouldn't be happy (even relatively happy) that I would be miserable so instead of prolonging the agony I made a 'business decision' to cut ties.

Life is all about finding your lane and even if you can't find your lane immediately if you KNOW you are in the WRONG lane, then GET OUT. STOP! PIVOT! MAKE A CONSCIOUS DECISION FOR CHANGE.

As a parent we all just want our kids to find their tribe, be happy, enjoy what they are doing – that is basic parent wants 101.

After soccer season in the fall Anthony decided to run track...

Never having run except in Soccer we didn't know what to expect, but Anthony REALLY enjoyed indoor track and that led directly to Outdoor Track – which he ALSO had a phenomenal spring.

He did REALLY well for a first time athlete, but what really makes me happy was that he got an entire new friend group.

He has really come into his own this Sophomore year in High School. Finding his groove socially – making some GREAT friends, and finding his 'STRIDE' – get it stride (lolololol) in Track.

At the end of the year banquet last week Anthony was giving a 'Rising



Star' award and helped Urbana finish with the strongest season in a LONG time.

Ant got to compete in States as a Sophomore in the 4 x 800 relay. In fact, Urbana sent a large contingent of runners to states after failing to have any runners compete at the state meet. I'm so proud of Anthony for 'Finding HIS LANE!'

And Alex... He's my mini-me – he LOVES sports!!!

Last month's monologue I spoke how Alex and I ended up in the beach – because we both had COVID – watched the NFL draft together for 3 days and had an ABSOLUTE BLAST.

Recently, putting Alex's love of 'Sports' and 'Money' together he found 'Baseball' – but really all sports Cards.

He has been going to card stores and antique shops to find cards. He scans the cards into his app and it shows you what the most recent sales are on Ebay. So he has a baseline of the price and then he can see if it is a good 'investment' to purchase the cards.

His rule of thumb is he has to be able to sell the card for 5x what he purchased for.

The first time he went he got cards at the Antique shop and then sold on Ebay and in one week he made \$250!!!

A 13-year-old making \$250 in one week was awesome.

Then he went back to the Antique shop and the 'owner' of the booth was there and saw Alex rummaging through cards and playing with his app to see pricing.

The owner made him an offer to buy 1600 cards for \$30. Even if each card was worth \$.25 a piece he was going to make money. The past week he has been scanning and sorting the cards and he just

finished his 'Ebay' Valuation and came up with \$3200.

The rest of the summer he is going to sell the cards on Ebay and even if he sells the cards for 25% of the value he will still make \$800!!!

That's not a bad summer 'job' for a 13 year old!!!

His passion is sports and he has found a way to combine his passion with something else he enjoys. And, if I am being honest, this is a GREAT life skill to have. Find something cheap and know the end market for the purchaser and sell for more than he purchased.

I LOVE seeing Anthony and Alex do something they enjoy – at least at this age – the have Found Their Lane.

For me, after college I had a couple of 'Accounting/Desk' jobs, and if you know me – you know that I can't sit still.

In 2002, I FOUND MY LANE!!!

Real Estate... I LOVE what I do!!! No 2 days are the same. I'm in constant motion. There are ALWAYS problems to SOLVE!!! And I have surrounded myself

with INCREDIBLE people. At Impact. Our trusted Vendors.

But MOST ESPECIALLY my clients!!!

I LOVE YOU and don't take it lightly that you entrust me with your HOME! It's not just an investment, it is where you LIVE!!!

It keeps my juices flowing!!!

I want to make sure that you know that I can't wait to see you for our Client Appreciation Party on August 20th – Details coming...

I hope that you have found your lane, and if not, that you take 'Quitter' Eric and keep searching until you do!

Cheers,

Eric



Don't Forget to Have Fun!!!!

June Quiz Question

Q: Which body parts continue to grow throughout your entire life?

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: In which year's May 1, The Empire State Building is dedicated in New York City?

A: 1931

Congratulations: John Milone!

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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	Olivia Gorman	June 8th	Morgan Thorhauer	June 19th
Darren Beachley	June 2nd	Andrea Willem	June 8th	Sarah McNally	June 20th
Danielle Coleman	June 2nd	Jackie Lamont	June 9th	Jane McClellan	June 21st
Chase Lyles	June 3rd	David Miss	June 10th	Christy Steele	June 21st
Florence Schmehl	June 3rd	Gabriel Riling	June 10th	Stacey Umberger	June 21st
Samantha Diener	June 4th	Kady Gamble	June 12th	Noah Riling	June 22nd
Lucia Monzon	June 4th	Tonie Crosthwait	June 13th	Jon Steele	June 24th
Lynn Grubb	June 5th	Chris Spangler	June 13th	Barbara Zielinski	June 24th
Brian Orndorff	June 5th	Jason Hornung	June 14th	Joe Ostrander	June 24th
Kim Baker	June 6th	Erin Gamble	June 18th	Courtney Kelly	June 25th
Courtney Miss	June 6th	Phil Huffstetler	June 19th	Brigitte Cooper	June 30th

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

IMPACTCLUB™

Frederick Update – Be My Guest: Date Aug 23rd

If you haven't been yet, I would LOVE for you to be my guest at the next ImpactClub® Event on Tues Aug 23rd at Idiom Brewing in Frederick.

What you get...

I'm glad that you asked 😊

First of all there are 363 ImpactClub® Frederick Members and you will get to hang and socialize with some of the most awesome people around. Extraordinary people that just like to give and help our community. You will socialize and meet new friends and see old friends.

If you are worried that you won't know anyone and are hesitant to come. NO WORRIES... Bring a friend. Bring your kiddo. Bring a Neighbor. Bring a co-worker. Bring your Dog (yes Idiom is pet friendly!). Or Even bring your significant other!!!

Ok, so that hesitancy is eliminated!!!

PLUS... Your drinks will be 'on the house'. ImpactClub® Frederick treats everyone to two drinks of your choice at our events.

HUNGRY??? – Idiom always has great food trucks on site (Usually the famous BoxCar Burgers) is onsite to order food from. (We don't buy everyone's food ---- we don't have unlimited resources – you have to feed yourself... lololol)

But the REAL Reason People come... And we are the LARGEST ImpactClub®

Have you ever been at a live event. A concert. A sporting event. A movie. And the entire crowd is on the edge of their seat and watching the theater play out in front of you. Maybe it is the 4th quarter of the Super Bowl and your team isn't in the game, but along the way you develop a rooting interest and then during the game you start pulling for that team... Or in a movie you



become emotionally attached/involved and want a certain ending.... Or at a concert you are hoping the NEXT song is your FAVORITE song.

That is how ImpactClub® events are... except you influence the outcome!!!

What we do is at 7pm sharp on the 23rd of August (after mingling and having a few cocktails, socializing, and grabbing a bite to eat, 3 Charities get on stage to emotionally tell you their story.

Each LOCAL charity (that is drawn at Random from 37 eligible charities) get on stage for 5 minutes and pour their heart and soul out to you.

They are vulnerable...

They might cry...

They will take you on an emotional roller coaster telling you THEIR story and how and who they Impact...

And you will be emotionally drained...

But unlike the Super Bowl, you will have a say in the OUTCOME of who walks away with \$36,000 PLUS!!! (Each member commits to \$100 a Quarter)...

At the end of the 3 stories, ImpactClub® members VOTE for the charity they want to WIN that Quarters Donation.

Simple as that!!!

You come... Hang out... Have a good time... Maybe Cry... and have a vote for which charity walks away with a MASSIVE IMPACT!!!

I would LOVE to see you on Tuesday August 23rd!!! If you have questions, let me know... Just text/call me 😊

'Stories From The Street'

Details Matter

They say that the devil is in the details. This common idiom refers to something that may seem simple, but in fact the details are complicated and likely to cause problems.

And recently, when reviewing offers, we found just that.

One of our listings this month received multiple offers, and the differences among them weren't terribly vast. Purchase prices were fairly similar. How inspections and the appraisal would be handled didn't differ greatly. For all intents and purposes, and at first glance, they seemed to be good, solid, offers. And they were.

Sellers in this market have a hard time determining which offer to accept when there are multiple offers, and they have slightly different terms.

What might be attractive to one seller, might not be attractive to another seller.

It could be the slightest difference in an offer that would have one offer get accepted over another.

Which is precisely why the details matter.

The first offer we received was from an agent/team that we know well. It was well-written, "tight" as we like to say here at Impact, and this agent did a tremendous job asking all the right questions when preparing the client's offer. Every decision... from the amount of the EMD, to the number of days for an inspection. To the amount in an appraisal kicker.

And even the escalation factor in an escalation clause.

If you don't know what an escalation clause is, it's almost like the Ebay of real estate. It's made



up of both a cap... the top price the buyer is willing to pay, and an escalation factor... the amount by which they'll beat another offer. By way of example, an offer written at \$350,000 may have an escalation clause with a cap at \$375,000 and an escalation factor of \$2,500.

So often, most of the focus is placed on the cap. The greatest potential purchase price.

But in this particular instance, it was the escalation factor that proved most important.

The question is why?

It seems like it would be insignificant. But the answer is *risk*. That amount, often, is what a seller is willing to accept in an effort to mitigate or offset potential risk in some other part of the contract. Unfortunately, this was a detail one particular agent didn't pay close attention to.

And the factor could determine acceptance or not.

When one escalation clause is only \$1,000 more than another offer based on a \$700,000 purchase price and on that offer they would only get a \$1,000 more than another offer. Think of this from a seller's perspective, is the risk of one contingency worth ONLY \$1,000 more???

The answer to this specific seller was... NO...

However, had the escalating factor been \$5,000, then it would have been a slam dunk! This small detail is why one offer got accepted over another.

EVERY, and I mean EVERY detail matters when making an offer.

Save the Date!!



CLIENT APPRECIATION PARTY!!!

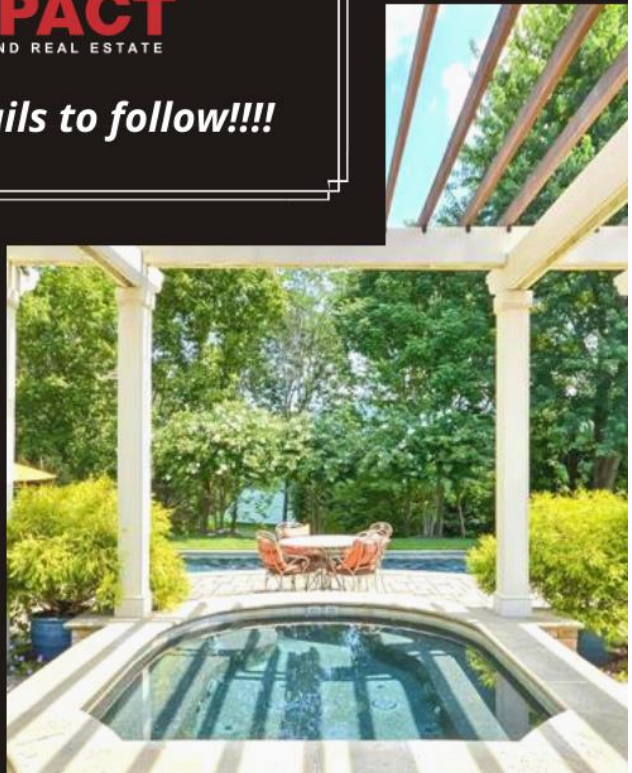
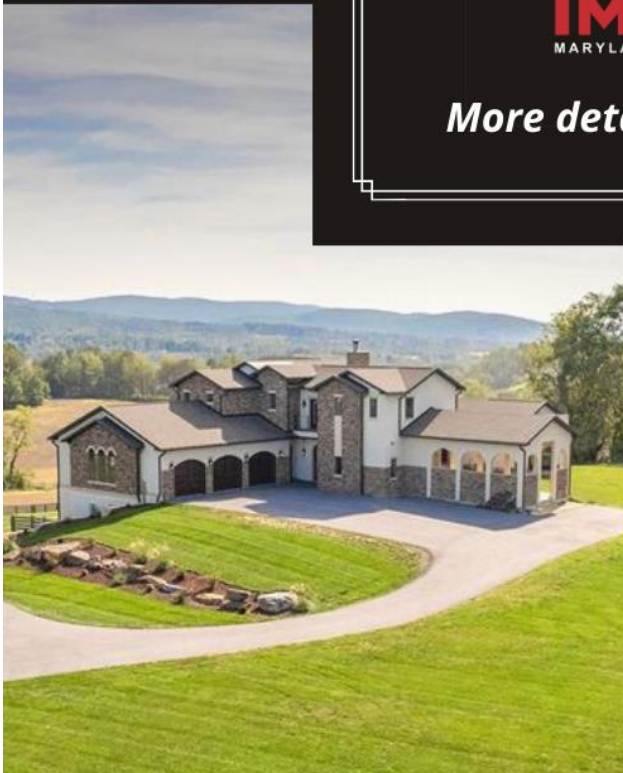
Saturday, August 20, 2022

5-9pm

Holly Hills Country Club



More details to follow!!!!



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

- Tori was absolutely amazing! She and Eric were on top of everything from start to finish and were available for all of our questions big and small. Thank you so much! We love our house, and you made the process feel as smooth as possible. – Nicole S

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