

# 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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## *On Middle School and Real Estate...*

Complicated. Crazy. Unexplainable.

These are the words my sixth grader uttered this morning in attempting to describe middle school life. I love these morning chats with her when they happen, as they're often a time of great connection and insight deep into her soul. This particular morning we were discussing friendships and groups and labels and perceptions and all the things. The reality is, middle school is a TOUGH time.

Maybe you remember, too. Trying to navigate crowded halls, social norms, and numerous teachers' sets of expectations. Awkward interactions with your science lab partner as you prepared for the frog dissection. Notes from friends precisely folded and slipped into your locker.

Trying to interpret those notes and read between the lines and wondering, "What does she REALLY mean by...."

***I'm pretty sure most of us wouldn't want to revisit it.***

That complicated, crazy and unexplainable time feels just that. Although some brain research would tell you that pre-frontal cortex, which makes up approximately 17% of the brain, is one of the LAST parts to develop. This area controls judgement. Analysis. Organization. Connecting the dots. No wonder those middle school years feel like they do.

***And right now? The real estate market feels soooo similar.***

Complicated.

Crazy.

Unexplainable.

And sometimes, unpredictable.

**Complicated.**

It wasn't that long ago when constructing an offer consisted of only a few components of significant interest to a seller: purchase price, settlement date, how long of a time frame for the home inspection, and whether there was any seller credit being requested. Often times, an offer would come in, these points would be negotiated back and forth, and ultimately, an agreement would be reached.

Now? Offer construction is extremely complicated, with far more variables playing into its minutia. Offer price, escalation cap, appraisal kicker, time-sensitive kickers, and other creative incentives to convince the seller to accept your offer, of many. EVERY detail matters. It's complicated.

**Crazy.**

Just like a middle schooler's brain lacks development in the pre-frontal cortex and judgement and analysis can be lacking, this market is similar.

In the past, we would study comps and try to ascertain a reasonable fair market value for a property before writing an offer. An appraiser's opinion of value was quite often aligned with the purchase price.

This market, in true "middle school brain fashion" is based so much more on emotion. Winning the bid. Crafting an offer commensurate with the potential buyer's desire to acquire the property. It's fast paced, with little time to exercise thorough analysis and full judgement. It's like eBay.

**Unexplainable.**

While there are some obvious economic factors playing into the temperature of the market, other aspects seem unable to be explained. In some cases, it's buyer behavior. In others, it's how an appraiser arrived at his or her valuation of a property.

If your middle school years were at all like mine... or my daughter's... you likely experienced some angst. Chaos. Had some trouble finding your way. And maybe learned some lessons the hard way.

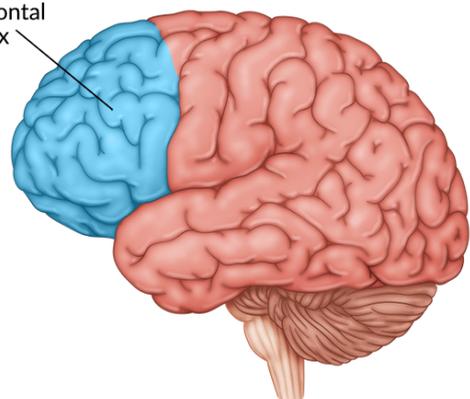
***This current real estate market is not dissimilar.***

If you are thinking about making a move this year, or know someone who is, I'd love to help. Just like middle schoolers need to be handled with tremendous care, it is my belief that so does each and every client... especially in a complicated, crazy, and unexplainable market!

***Serving YOU would be my joy.***

Stacy

Prefrontal cortex



# Family Fun Zone!

## Trivia

### Question:

Q: What is a group of lions called?

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!!

### March Trivia Question:

Q: In Greek mythology, who was the goddess of beauty and love?

A: Aphrodite

**Congratulations Nicole Berning!**

## Sudoku

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

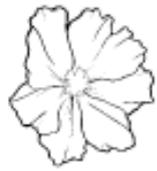


HAPPY BIRTHDAY!!



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

Parker Santana	Apr 2nd	Landon Mitchell	Apr 18th	Emilyl Mitchell	May 1st	Logan Burge	May 15th
Samson Shifraw	Apr 2nd	Robert Gersch	Apr 18th	Pamela Spencer	May 1st	Sarah Downs	May 15th
Ashlyn Persaud	Apr 3rd	Gavin Zmuda	Apr 19th	Lorean Justman	May 2nd	Linda Amato	May 15th
Sherryl Paul	Apr 4th	Olivia Rodgers	Apr 20th	Jude Rogers	May 3rd	Andrew Santana	May 16th
Kate Saunders	Apr 4th	Alaine Garrett	Apr 20th	Mason Kile	May 5th	Amy Schlom	May 16th
Brennan Zmuda	Apr 4th	Devin Marshall	Apr 22nd	Carlos Cabrera	May 7th	Alex Hughes	May 17th
Tara Grove	Apr 7th	Katie Farley	Apr 23rd	William Huffstetler	May 7th	LeeAnn Messer	May 19th
Kristina Rood	Apr 7th	Gerald Delescavage	Apr 24th	Grant Huffstetler	May 7th	Cesar Paredes	May 19th
Daniel Veirs	Apr 8th	Jaxson Hartford IV	Apr 24th	Elaine Grove	May 7th	Nora Chaffman	May 20th
Gary Guard	Apr 8th	Aiden Carr	Apr 24th	Jennifer Cruz	May 9th	Ethan Huffstetler	May 20th
Teri Elder	Apr 9th	Ryan Bailey	Apr 24th	Ronan Desantis	May 9th	Jarred Wolf	May 20th
Melanie Kordish	Apr 10th	Adalin Persaud	Apr 25th	Daniel Hostetter	May 9th	Maxwell Paulus	May 20th
Beckett Richards	Apr 10th	Poppy Medovoy	Apr 26th	Zachary Clark	May 10th	David Pazos	May 21st
Isabelle Valloric	Apr 11th	Josh Hoffman	Apr 26th	Amber Melson	May 11th	Celetra Hartford	May 23rd
Haley DeGiroloamo	Apr 11th	Reese Paul	Apr 28th	Ashleigh? Coe	May 11th	Joseph Valloric	May 25th
Sherry Bombich	Apr 12th	Jeff Novotny	Apr 28th	Eliana Weaver	May 11th	Madeline Hostetter	May 26th
Tammy Kile	Apr 12th	Dave Belan	Apr 28th	Debbie Duncan	May 12th	Ashley Owen	May 27th
Katelynn Doyle	Apr 13th	Carolyn Altuner	Apr 28th	Jane Molle	May 13th	Beth Pazos	May 27th
Joe Valloric	Apr 16th	Shannon Knapstein	Apr 30th	Heidi Radford	May 13th	Camdyn Kile	May 27th
Cassidy M	Apr 16th	Brent Cunningham	Apr 30th	Wyatt Hardin	May 14th	Nick Knoepfle	May 28th
Jackson Franz	Apr 16th	Nelia Duarte	May 1st	Reese Cunningham	May 14th	Max Ritzau	May 30th
Melinda Delisle	Apr 17th					Faith Barrett	May 31st



# Spring



W H M Z A L K R S G U B E C H T Q I  
 F T U L Y I J B E P Q N O P A S D X  
 S J N I B O R H L V M C S U T L E K  
 P E D W G X E K J O A Z R M C Q F B  
 R C Y Q U S A V N T S I E K H R O L  
 O L A M B F D T E U P S W G X T J E  
 U N P H Y G Z R L K D H O V C E N R  
 T B E J D W P Q I S G X L M F P A U  
 V M Z C A I K D H B N U F S E B R T  
 D K Y T L X G O R F P E J Q B W O A  
 E P G L E B S U A M O C H I C K S N  
 B N A R F Y O J T H Z M T D L I P G  
 G R K E N R T S N A I L Q W U S R V  
 A D O N P H E M B J S T C E S N I F  
 K W U F I N L T Q E R M E A Y O N D  
 I B S E C K F X T D V J R H P A G Z  
 N E D R A G M W K U L G S O R C L E  
 H Z M T U L I P V E B A D Y W F X J



BIRDS	CALF	GARDEN	LAMB	SNAIL
BLOSSOM	CATERPILLAR	GRASS	NATURE	SPRING
BUGS	CHICKS	HATCH	NEST	SPROUT
BUNNY	FLOWERS	INSECTS	RABBIT	TULIP
BUTTERFLY	FROG	LADYBUG	ROBIN	WORM



# STORY FROM THE STREET...

## Reputation is EVERYTHING *By Eric Verdi*

"Your offer isn't the highest offer, but we want to work with you [Impact] because we trust you know what you [Impact] are doing."

Just had this conversation a few nights ago with a local agent whom we have done transactions with in the past and who we have a great working relationship! She knows that Impact Agents do their best for their clients, but ALSO have a professionalism and respect for the industry and how hard everyone works.

This particular agent/seller ended up with 16 offers.

I don't know how the conversation on the other side went with the seller and the listing agent, but I know that our client's offer was NOT the highest offer. I imagine with 16 offers there was a top 3-5 that were relatively close on sales price. At that point the seller normally looks to their agent for advice.

And the seller MIGHT have said something like this... "Well you have 4 amazing offers. We have these 2 that are at the top, but the top offer is poorly written. Paperwork is a mess. Incorrect addendums. Not sure the agent knows what they are doing. And you have this slightly lower offer – in terms of sales price – but look how well put together the offer is Numbered. In a logical order. Correct addendum..."

**And I've worked with this agent and brokerage before and they are very professional."**

The seller might have then asked the seller "what would you suggest?"

"I have confidence that the agent and Impact know what they are doing and have professional competence... If it were me, I'd rather work with a professional who knows what they are doing."

**"IF YOU LOSE MONEY FOR THE FIRM, I WILL BE FORGIVING. IF YOU LOSE REPUTATION, I WILL BE RUTHLESS."  
- WARREN BUFFETT**

Then at 7:30 on a Tuesday night the agent called Impact and said, if you can do A, B, and C tonight the seller is going to work with YOUR client! We know you, and we want to work with IMPACT!

For the next 4 hours (YES from 7:30 to 11:30 on a Tuesday night) there were no less than 50 phone calls and text messages between the lender and buyer. The buyer and Impact. Impact and the lender. Impact and the listing agent.

We tightened up financing. We found the buyer a GREAT rate/program.

We dotted the i's and crossed the t's on the contract and by 11:30pm on a Tuesday night our first-time homebuyers beat out 15 OTHER offers to secure the purchase on their first home 😊

Our clients – a young couple – were OVER THE MOON ecstatic that their offer was accepted, and they were super appreciative that Impact worked until nearly midnight to secure their first home. The agent indicated that the seller wanted done THAT night and the next morning when we followed up with the listing agent she mentioned how appreciative she was that Impact worked tirelessly, the lender worked late and answered all her questions and that they were super impressed with the professionalism on behalf of the buyer! THIS is why we do what we do.

I'm not saying that there aren't other brokerages and agents that work hard. In fact, there are a LOT of good agents out there. But I'm saying this is common place at Impact Maryland Real Estate!!!

**The EXTRA effort doesn't go unnoticed!**

The week before this happy client, we also 'made someone's dream come true' because of our reputation with another agent.

We have this client who is in a high-profile position at a local investment firm, and he is moving his family to Maryland from Florida. He is an avid hunter, an outdoorsman. His wife, she is the keeper of the house and wants a beautiful home for their family and to be able to entertain. PLUS they wanted to be in Urbana or Middletown because of the schools.

We had written 4 other offers for them and missed out. Some had parts of what he wanted with land. Others had the stunning house but not the land. They both had to sacrifice, and they were willing to because they knew the constraints to be in those 2 school districts. Then on a Friday morning... the stars aligned. Twenty acres... and a very nice house in the Urbana district. Truly a Unicorn!!! We called/texted our client and said, "GET OUT HERE IMMEDIATELY!!!"

Within a couple of hours we saw the house. It was EVERYTHING they wanted. It already had blinds and hunting paths amongst the 20 beautiful acres. The house - could use a little updating - but was in great shape.

We called the listing agent - whom we do about 4-5 transactions a year - with... and WHOM he just brought buyers to one of our listings and closed smoothly. During our transaction when we had the listing we told him, "we won't let you lose it, we'll give your buyer last chance."

And we stood by our word and his buyer got our listing and was THRILLED about buying her first home.

### **Now, the tables were turned.**

We called the agent and asked him... "PLEASE do NOT let us lose this house for our client!!!"

Impact worked feverishly over the next 24 hours to put together a STRONG offer... As strong as we could. (this is where the nuances on how to structure an offer come into play... there are 100 ways we can help client's structure an offer, but knowing the sellers hot button points helps!!!).

We got the offer in... (They already had 3-4 other offers and showings scheduled all day on Saturday and Sunday.)

The agent called us back and said, "If your buyer can do this [modification to the offer], then we can get it wrapped up tonight [Saturday]... and we won't wait for the 20 other offers that would come in."

Our client agreed and while on the road - taking our laptops and using hotspots - were able to make the necessary adjustments and by 7pm on Saturday we had ESTATIC clients!!!

Impact's buyer - I wholeheartedly feel - that it was because of our reputation and our working relationship with the listing agent that he felt compelled to have his clients accept our offer!!!

### **Impact's Reputation is something WE don't take lightly!!!**

We might not always win... but everyone knows that there is a Professionalism that they will encounter when they work a transaction with Impact!

As Warren Buffet Says, "If you lose money for the firm, I will be forgiving. If you lose reputation, I will be RUTHLESS."

Impact's Reputation is EVERYTHING!

# Social Media Stories

*A round up of fan favorites from the month!*

**Stacy Rochfort Delisle is with Spencer Delisle and 3 others.**  
Apr 20 · 🌐

Photo dump... St Maarten, day at sea, and a little Aruba!

Beaching, snorkeling, and trying lots of new foods!  
Allllllll the fun 🥰🌴🏖️

**Stacy Rochfort Delisle**  
Apr 30 · 🌐

Softball hits, runs, and new positions. Urbana Day for lax, featuring face-off wins and assists!

Beautiful weather and kiddos working hard... love me some spring sports!! 🌞🏆

**Stacy Rochfort Delisle is with Spencer Delisle and 3 others at Bonaire - South Caribbean Island.**  
Apr 22 · Kralendijk, Bonaire, Sint Eustatius and Saba · 🌐

Curaçao tour looking at caves, a museum, and a distillery. Spent today on Bonaire at No Name Beach with the most amazing water I have ever seen!! 🌊🏖️

**Stacy Rochfort Delisle**  
Apr 26 · 🌐

My favorite quote for your Tuesday 🍀💖

#wordstoliveby #tuesdaymotivation

DO ALL THE GOOD YOU CAN,  
BY ALL THE MEANS YOU CAN,  
IN ALL THE WAYS YOU CAN,  
IN ALL THE PLACES YOU CAN,  
AT ALL THE TIMES YOU CAN,  
TO ALL THE PEOPLE YOU CAN,  
AS LONG AS EVER YOU CAN.

*John Wesley*

\* DIGITAL DOWNLOAD ONLY. NO PHYSICAL PRODUCTS WILL BE SHIPPED.  
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**Stacy Rochfort Delisle**  
Apr 30 · 🌐

Was listening to a podcast this morning, and this quote was referenced. It was a great reminder! I hope it encourages you, too ❤️

**Stacy Rochfort Delisle is at Baltimore Country Club.**  
Apr 9 · 🌐

Once in a while we get all dressed up 🥰 Today we celebrate the engagement of **Brendan Harman** and **Jill Whitty** 🥂

**Stacy Rochfort Delisle**  
5d · 🌐

This Frederick County beauty hits the active market on Thursday!  
<http://www.2630cameronway.com/>

#impactmarylandrealestate #homesweethome #frederickmd #townhomeliving #impactfamily #designerinspired

**Stacy Rochfort Delisle**  
Apr 23 · 🌐

Day at sea... starting with coffee, a good book, and an incredible view 🌞📖☕

#foryourweekend #wisewords

**THE MAN IN THE ARENA**

It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; who errs, who comes short again and again, who spends himself in a worthy cause; who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who neither know victory nor defeat.

**THEODORE ROOSEVELT**

**Stacy Rochfort Delisle is with Spencer Delisle and 3 others in San Juan, Puerto Rico.**  
Apr 17 · 🌐

San Juan for the win!! Countdown to cruise time! 🚢

**Impact Maryland Real Estate**  
5d · 🌐

Some houses really do WOW you when you open that front door! Set to go active on Thursday with **Stacy Delisle, Realtor**, this Frederick t... See More

**Stacy Rochfort Delisle is with Spencer Delisle and 3 others in San Juan, Puerto Rico.**  
Apr 17 · 🌐

San Juan for the win!! Countdown to cruise time! 🚢

**Stacy Rochfort Delisle**  
May 6 · 🌐

"Not all of us can do great things. But we can all do small things with great love..." ~ Mother Teresa

#foryourweekend #wordstoliveby #lovegreatly

**Stacy Rochfort Delisle**  
Apr 28 · 🌐

A favorite night of the year!!!

In the words of Ryleigh:  
"That boy's life just changed forever."  
Yes, the one drafted.  
But also the one who got to announce it... And that's who she meant.  
She's only 8, but her awareness is incredible. ❤️

Carole Longstreth McKee and 17 others

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[stacy.delisle@gmail.com](mailto:stacy.delisle@gmail.com)

Or Call/Text to 301-646-9625

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

"Stacy and the team at Impact were phenomenal! They worked with us during a week home to tour a variety of areas then kept us up to date on new listings, even providing video tours of high interest homes. They managed everything when we were out of state to ensure a smooth purchase and when a follow up was needed after settlement they stepped up without even being asked. Stacy put in crazy long hours and late nights with us to help us find our dream house and we are so grateful! TEN STARS!!!\*\*\*\*\* The Wilson Family

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