

# 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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## ***Bull's Eye:***

### *Hitting the Sweet Spot in Real Estate and Life*

Do you ever have those moments where you pause and think, "This is exactly where it is I am supposed to be?" The kind that tend to take your breath away, overcome with awe and gratitude... realizing that you were made for such a moment as this. While I can't remember all of them, some of those "bulls-eye" moments have been extremely poignant, leaving a profound impact on my life. That time at Camp Sandy Hill when I was 10 years old, and it was just the perfect day. We won the Clean Cabin Award. Lunch was my favorite. I got a letter during mail delivery.

The craft shack was full of new colors of plastic gimp. And the evening activity was the best: an all-camp game of Capture the Flag. Everything about that day was practically perfect... a bulls-eye. The sweet spot in my week at sleep away camp.

Then there was the time I trained for my first half marathon. It was a big commitment, and I had big goals of running a sub 8 minute mile pace. I trained hard... on the pavement. On the treadmill. And in the gym. I yelled at Spencer for making me run hill sprints and telling me to add more weight to the squat bar. All it did was make my legs burn, and I didn't see how it was going to help this distance runner. But he did. And on that beautiful April day in Nashville, TN I did it... a 7:58 pace in the Country Music Half Marathon. A bulls-eye. The sweet spot and peak performance. (Although it should probably be noted here that my most recent half marathon on May 5 was most certainly NOT at this pace. There were no hill sprints involved in my training... :- )

***In real estate... especially in this market... whether it's listing a home for a seller or writing an offer for a buyer... there are many ingredients that go into hitting the bulls-eye.***

Just like that day at Camp Sandy Hill. Or at the Country Music Half Marathon.

### ***Preparation. Pricing. Positioning.***

The "just right" blend of these three ingredients are crucial to achieving the desired outcome as a seller. Just as any ingredient missing from a recipe would cause an imbalance in flavor, any of these ingredients missing when listing a home can knock it off kilter.

Yes, this is still a seller's market... but the importance of properly preparing your home for today's market in order to maximize your investment and achieve the desired result cannot be overstated.

Pricing and positioning are also key. Looking at competing inventory (if any), recent comps... and understanding the "soft data" behind a purchaser's mentality... these are also key in hitting the "sweet spot" when listing your home



*A recent "Bull's Eye" listing. These sellers did ALLLLLLLLL the right things!!!*

***Just like training for a race... the proper balance of ingredients is what hits the sweet spot, and can yield a bulls-eye result when listing a home.***

But what about a home purchase?

The same concept is true. That incredible day at camp was comprised of numerous things that made it incredible. And in this competitive real estate market, constructing a bulls-eye offer as a buyer is no different.

***Sure, there are the anchor points like purchase price and settlement date ... but there's so much more that goes in to hitting that sweet spot.***

Are there inspections? And how are they structured?

What about an appraisal... and what if it is lower than the contract price?

How about any needs the seller may have?

Something specific that may make your offer stand out, while others just miss the mark.

As a kid, those memories of Camp Sandy Hill are still so vivid. And I will never forget that first half marathon.

In December, 2021 Facebook post, I shared the following:

*There is something incredible and inspiring when you find yourself right in that "sweet spot" of your passions, how you've been wired and equipped as a person, and the environment in which to flourish.*

So how about you?

Can you recall those sweet spot, bulls-eye moments?

Are you living one now?

Find your strengths. Realize your passions.

**Live them well.**

*Stacy*

# SUMMER BUCKET LIST

## 126 Fun Things To Do This Summer

- ☀️ Homemade Ice Cream 
- ☀️ Play in a Sprinkler
- ☀️ Write a Story
- ☀️ Complete a 1000 Piece Puzzle
- ☀️ Spot Local Wildlife
- ☀️ Bird Watch
- ☀️ Go to a Farmer's Market
- ☀️ Eat Lunch Outside
- ☀️ Play Card Games
- ☀️ Fly a Kite 
- ☀️ Go To the Beach
- ☀️ Bake Cookies for Neighbors
- ☀️ Blow Bubbles
- ☀️ Look at the Stars
- ☀️ Ride a Bike 
- ☀️ Water Balloon Fight
- ☀️ Play Frisbee
- ☀️ Sidewalk Chalk
- ☀️ BBQ with Friends
- ☀️ DIY Popsicles
- ☀️ Swim
- ☀️ Swim at Night
- ☀️ Play Hopscotch
- ☀️ See Fireworks
- ☀️ Family Board Game Night
- ☀️ Design T-shirts
- ☀️ Play Charades
- ☀️ Make Paper Airplanes
- ☀️ Make Friendship Bracelets
- ☀️ Temporary Tattoos
- ☀️ Collect Seashells
- ☀️ Hula Hoop
- ☀️ Roadtrip 
- ☀️ Doodle
- ☀️ Go to a Local Park
- ☀️ Ride a Ferris Wheel
- ☀️ Go to a Local Museum
- ☀️ Pick Berries
- ☀️ Plan a Picnic
- ☀️ Social Media Fast
- ☀️ Go Camping 
- ☀️ Try New Foods
- ☀️ Make S'mores
- ☀️ Wash the Car
- ☀️ Create a Puppet Show
- ☀️ Play in the Rain 
- ☀️ Watch an Old Movie
- ☀️ Bike Wash with Friends
- ☀️ Draw a Picture
- ☀️ Jump Rope
- ☀️ Keep a Journal
- ☀️ Write a Letter & Mail It
- ☀️ Home Spa Day
- ☀️ Paint on Canvas
- ☀️ Build a Sandcastle 
- ☀️ Feed Ducks
- ☀️ Go Fishing
- ☀️ Ride in a Boat
- ☀️ Play Hide-and-Seek
- ☀️ Plant Herbs or Flowers 
- ☀️ Back To School Shopping
- ☀️ Slip-n-Slide
- ☀️ Play with Water Guns
- ☀️ No Technology Day
- ☀️ Take a Walk
- ☀️ Kids Plan & Cook Dinner
- ☀️ Climb a Tree
- ☀️ Rearrange Your Room
- ☀️ Bubble Bath
- ☀️ Watch a Sunset 
- ☀️ Disney Movie Marathon Day
- ☀️ Host a Sleepover
- ☀️ Write a Song or Poem
- ☀️ Science Experiment Day
- ☀️ Finish an Entire Coloring Book
- ☀️ Visit a State Park
- ☀️ Nature Hike 
- ☀️ Ride a Roller Coaster
- ☀️ Go To a Concert
- ☀️ Treasure Hunt
- ☀️ Book Club
- ☀️ Make Milkshakes 
- ☀️ Visit a National Park
- ☀️ Catch Fireflies
- ☀️ Backyard Camping
- ☀️ Prank Someone
- ☀️ Learn a Magic Trick 
- ☀️ Learn a Yo-Yo Trick
- ☀️ Read a Book
- ☀️ Take Underwater Pictures
- ☀️ Make a Summer Music Playlist
- ☀️ Pajama Day 
- ☀️ Build a Fort
- ☀️ Mini Golf
- ☀️ Bowling
- ☀️ Donate Old Clothes & Toys
- ☀️ Learn to Play an Instrument
- ☀️ Bake a Rainbow Cake 
- ☀️ Fry an Egg on the Sidewalk
- ☀️ Make Up a Secret Handshake
- ☀️ Build with Legos
- ☀️ Play Flashlight Tag
- ☀️ Teach Your Pet a New Trick 
- ☀️ Backyard Obstacle Course
- ☀️ Make Cards
- ☀️ Cannonball
- ☀️ Sail Paper Boats
- ☀️ Learn a Sign Language Alphabet
- ☀️ Make Root Beer Floats
- ☀️ Play a New Board Game 
- ☀️ Throw a Party
- ☀️ Do Random Acts of Kindness
- ☀️ Camp Indoors
- ☀️ Say 'Hello' in 10 Different Languages
- ☀️ Look at Old Family Photos Together
- ☀️ Dance
- ☀️ Eat Cotton Candy 
- ☀️ Photo Scavenger Hunt
- ☀️ Go to an Amusement Park
- ☀️ Go to a Water Park
- ☀️ Check Out Books From the Library
- ☀️ Attend a Music Festival
- ☀️ Learn a New Skill 
- ☀️ Go Down a Water Slide
- ☀️ Visit a National Park
- ☀️ Make a Time Capsule

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Summer is just around the corner!! How many can you check off??

# Family Fun Zone!

## May Trivia Question:

Q: Approximately how many hot dogs do Americans consume between May and September?

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 Trivia Question:

Q: In the MLB, who holds the record for most consecutive stolen bases without getting caught?

A: Trea Turner

**Congratulations,  
Luke Bradshaw!**

## Sudoku

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



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!

Nelia Duarte	5/1	Eliana Weaver	5/11	Maxwell Paulus	5/20
Emily Mitchell	5/1	Ashleigh Coe	5/11	Ethan Huffstetler	5/20
Crystal Tippet	5/2	Chris VanHorn	5/12	Jarred Wolf	5/20
Jude Rogers	5/3	Debbie Duncan	5/12	Dave Pazos	5/21
Marcela Giraldo	5/4	Jane Molle	5/13	CeCe Hartford	5/23
Mason Kile	5/5	Heidi Radford	5/13	Joe Valloric	5/25
William Huffstetler	5/7	Reese Cunningham	5/14	Finn Westcott	5/26
Grant Huffstetler	5/7	Wyatt Hardin	5/14	Madeline Hostetter	5/26
Alyssa Klein	5/7	Logan Burge	5/15	Andrew Belofsky	5/26
Carlos Cabrera	5/7	Sarah Downs	5/15	Camdyn Kile	5/27
Juliet Matesa	5/8	Linda Amato	5/15	Beth Pazos	5/27
Julie DeGiorgio	5/8	Andy Santana	5/16	Ashley Owen	5/27
Daniel Hostetter	5/9	Alex Hughes	5/17	Nick Knoepfle	5/28
Jennifer Cruz	5/9	Cesar Paredes	5/19	LJ Belsito	5/29
Ronan Desantis	5/10	Lee Ann Messer	5/19	Max Ritzau	5/30
Amber Melson	5/11	Nora Chaffman	5/20	Faith Barrett	5/31

# STORY FROM THE STREET...

## *Unveiling the Art and Science of Residential Real Estate Appraisals*

In the intricate world of real estate transactions, few components hold as much weight as the appraisal. It serves as the cornerstone of determining a property's value, a critical factor influencing decisions ranging from mortgage approvals to investment strategies. Yet... behind this seemingly straightforward evaluation lies a nuanced process that blends science with art, and data with human judgment.

After a few recent transactions here at Impact Maryland Real Estate where appraisals have had a big... well... IMPACT on how the transaction progressed, we wanted to share a bit with YOU, our beloved readers and friends, about how appraisals work in the world of real estate.

### So... what is a real estate appraisal?!

In talking with clients, navigating tenuous transactions, or even just “shooting the breeze” with others, there have been several situations recently where we’ve realized that folks may not *actually* know what a real estate appraisal truly is. Many think of it as a flawless, completely data-driven, gold standard... and that any appraiser on any day in any conditions would derive the same value for a property. This is a commonly held misconception, and, as we have recently seen, is one that, if not properly managed, could adversely affect the transaction if things were to go awry.

**At Impact, we believe that help to educate and equip others is important!**

So if it's not the above, then what is it?

At its core, a residential real estate appraisal is an expert's assessment of a property's value, typically conducted by a licensed or certified appraiser. Just like when a student takes an assessment in class... it is ONE data point on ONE given day at ONE point in time. So it is with an appraisal. As some have said, “It’s one person’s opinion (assessment) of value on a rainy Tuesday”... or a sunny Friday.

This evaluation serves multiple purposes:

- **Determining Market Value:** Appraisals provide an estimate of a property's market value, which is

crucial for various stakeholders, including buyers, sellers, lenders, and insurers.

- **Assessing Risk:** Lenders rely on appraisals to gauge the risk associated with a mortgage loan. An accurate appraisal ensures that the loan amount aligns with the property's value, reducing the lender's exposure to potential losses.
- **Facilitating Transactions:** Appraisals help facilitate real estate transactions by providing an impartial assessment of the property's worth, thereby fostering transparency and confidence among all parties involved.

### What is involved in the appraisal process?

The appraisal process encompasses a series of steps designed to culminate in a comprehensive valuation report. While specific procedures may vary slightly depending on the appraiser and the property type, the fundamental framework typically includes the following:

1. **Property Inspection:** The appraiser conducts a thorough inspection of the property, examining its interior and exterior features, amenities, condition, and overall appeal. This on-site assessment forms the foundation for the appraisal's valuation.
2. **Market Analysis:** Drawing upon their expertise and access to pertinent data sources, the appraiser analyzes comparable sales (or "comps")—recent transactions involving similar properties in the vicinity. This comparative analysis helps contextualize the subject property's value within the broader market dynamics.
3. **Application of Valuation Approaches:** Appraisers employ various valuation approaches to determine the property's worth. These commonly include the Sales Comparison Approach, which evaluates the subject property against comparable sales; the Cost Approach, which estimates the property's value based on the cost of reproducing or replacing it; and the Income Approach, primarily used for income-generating properties.
4. **Compilation of Report:** Based on their findings and analysis, the appraiser compiles a comprehensive report detailing the property's characteristics, the valuation methods employed, and the final estimated value. This report serves as an essential reference for stakeholders involved in the real estate transaction.

## The Art and Science of Appraisal

At its essence, residential real estate appraisal is a harmonious blend of science and art. On one hand, it relies on empirical data, statistical analysis, and established methodologies to derive objective estimates of value. On the other hand, it necessitates the application of subjective judgment, experience, and intuition to interpret data and reconcile discrepancies.

The scientific aspect of appraisal lies in its rigorous adherence to methodology, reliance on data-driven analysis, and systematic approach to valuation. Appraisers meticulously gather and analyze relevant information, applying standardized techniques to derive defensible conclusions.

Conversely, the artistry of appraisal manifests in the appraiser's ability to navigate complexities, exercise professional judgment, and synthesize disparate pieces of information into a coherent valuation. This entails assessing intangible factors such as property appeal, neighborhood dynamics, and market trends, factors that defy quantification yet profoundly influence value.

### Deciphering the Valuation Puzzle

In the realm of residential real estate, appraisals serve as the linchpin of value determination, wielding profound implications for buyers, sellers, lenders, and investors alike. However, beneath their surface lies a multifaceted process that transcends mere number-crunching, blending empirical analysis with subjective interpretation.

**Recognizing the dual nature of appraisals—as both a science and an art—allows stakeholders to approach valuation with a nuanced perspective.**

While appraisals provide invaluable insights into a property's worth, they are not infallible, and their interpretation demands an understanding of the inherent subjectivity embedded within.

Ultimately, residential real estate appraisals are not static assessments but dynamic reflections of a complex interplay between data, expertise, and judgment. Embracing this complexity empowers stakeholders to navigate the valuation landscape with clarity and confidence, bridging the gap between perception and reality in the ever-evolving world of real estate.

## The Subjectivity Conundrum...

While appraisals strive for objectivity, they are inherently subjective, influenced by various factors, including the appraiser's expertise, judgment, and interpretation of data. Consequently, it's not uncommon for multiple appraisers to arrive at slightly different valuations for the same property, a phenomenon known as "appraisal variance."

Understanding this subjectivity is crucial for interpreting appraisal results. Each appraisal represents one individual's opinion of the property's value at a specific moment in time, rather than an absolute truth. Factors such as market conditions, property uniqueness, and the availability of comparable sales can all contribute to disparities in appraised values.

Unfortunately, this piece is often overlooked in the process of a real estate transaction. Many times, clients aren't prepared for an appraisal to come in below the contracted purchase price. And because of this, further negotiations can be HARD! At Impact, we pride ourselves on not only having a solid understanding of the appraisal process and subjectivity conundrum... but we also take great care to ensure our clients know exactly what an appraisal is... and is NOT.

### Appraisal Complexities and the IMPACT Agent

At Impact Maryland Real Estate, we dedicate ourselves to meticulous planning, ensuring that appraisals are accounted for on the forefront of every transaction. However, despite our best efforts, there are instances where this may not always be possible: when multiple offers escalate the purchase price, a low valuation on an appraisal can occur. It's a challenging reality, but one we're prepared to confront head-on. This is where having an Impact agent by your side becomes invaluable. Our agents possess the expertise and finesse necessary to navigate such situations adeptly. We understand the nuances of the appraisal process and are ready to advocate on your behalf! Whether it's negotiating offers on the front end or presenting compelling evidence to support the property's value, we stand by our clients every step of the way. Rest assured, with an Impact agent on your team, you'll have a dedicated ally committed to safeguarding your interests and ensuring a smooth transaction, even amidst appraisal uncertainties.

**Got a question or want to know more? Give us a shout! We'd love to grab coffee and chat!**

# SOCIAL MEDIA STORIES

*A round up of fan favorites!*

**Stacy Rochfort Delisle**  
Apr 26 · 🌍

LOVE watching my girl light up on stage 🌈💖🥰

Wonderful job by the cast, crew, and directors!

It's the last week of April... but #Maycember has already started in the Delisle house! 🥰🥰🥰

**Stacy Rochfort Delisle**  
May 2 · 🌍

Three years. Three YEARS. THREE YEARS!!

This one was... three years... in the making.

Tatianna was referred to me by her mom... whom I had the joy of knowing since my kiddos were babies! When we set out on her home buying journey, I don't think I... See more

**Stacy Rochfort Delisle**  
May 8 · 🌍

For your Wednesday 🍷

**Stacy Rochfort Delisle**  
3d · 🌍

Happy settlement day to the Coleman family! 🎉

Our journey together started back in March of 2023 when my friend Alaine connected us. The Colemans wanted to make a move back to Georgia 🇺🇸, and I am so grateful to have gotten to play a part in their story!... See more

**Stacy Rochfort Delisle**  
Apr 30 · 🌍

When your kids tell you there's nothing to pack for lunch...

Mom -1  
Kids - 0

🥰🥰🥰

👍👍👍 Eric Verdi and 61 others 12 comments

**Stacy Rochfort Delisle is with Annie Walters.** 🌍

May 5 · 🌍

13.1 🟢

Off for some post race celebratory tacos!

👍👍👍 132 58 comments

**Stacy Rochfort Delisle is with Mike D'Andrea.** 🌍

May 7 · 🌍

It's HERE!!!

Oodles of showings lined up during our pre-marketing phase, and now we're ready for YOU to come take a peek!!

You won't want to miss this swoon-worthy home in The Meadow... one of New Market's finest communities!

<https://impactmdrealestate.com/5750ApplefieldPath>

Questions? Want to take a peek? Call/text/send a smoke signal!

(But you'll probably miss it if you go for that last option...)

**Stacy Rochfort Delisle**  
May 4 · 🌍

Ryleigh's turn!! Awesome job as a white chess piece in Urbana ES's production of Alice in Wonderland!!! Congratulations to the entire cast and crew on a terrific production!

(Not pictured today: lax game and flag football game 🥰)

Next up: Frederick Running Festival's half marathon in the morning!

👍👍👍 64 2 comments

**Stacy Rochfort Delisle**  
Apr 30 · 🌍

Every transaction has a story because every person has a story... it's part of what I love about real estate.

This one though? This one was super special. 🥰

Roger and I connected after he had tried, tirelessly, to sell his home. There was a lot riding on this, and it r... See more

**Stacy Rochfort Delisle**  
May 3 · 🌍

My Dorothy 🎵🎶🥰🥰

Amazing job to the entire cast! 🌈💖🥰

👍👍👍 70 8 comments

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3295 Prices Distillery Rd.  
Ijamsville, MD 21754  
240-815-0890



**For Inquires AND Referrals contact:**

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

Or Call/Text to 301-646-9625

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

Our experience with Stacy was absolutely incredible. We were moving here to Maryland from Georgia, and she was beyond helpful in finding us the right fit. Stacy took us to numerous places in various areas. She was also very knowledgeable in what to look for with HVAC systems, radon detection, things that were recently updated or needed to be. We are in our new rental home and she is still checking in to make sure everything is going ok.

Cannot recommend Stacy enough!!

★★★★★ Kristin Rupp

Thanks for all the helpful insights and results on getting a house sold that I thought nobody could sell. Stacy and the title company were exceptionally diligent in researching information and preparing for closing. All involved helped a former military veteran regain some dignity.

★★★★★ Roger Weir

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