

# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

"HOW TO THRIVE IN EVERY KIND OF MARKET"

AUG 2024



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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## ALL the Emotions... (And Another FIRST)

By the time you read this my family's life will look much different. We will have just dropped Anthony off at college at UMass Lowell – just outside of Boston.

I imagine I will have cried 20 times over the past few days... And I'm sure the unflappable Susan Verdi might have shed a tear or two.

Alex – God love him – is happy go lucky and clueless about timelines and major events will have realized his older brother isn't here to drive him around and run with.

And I know that Grandparents... Papa V, Gee, Pop-Pop, and Nana will still be in shock that their first-born grandchild has left for college.

But I'm writing this 2 days before we leave on Thursday to drive Ant to Boston to let him spread his wings and soar.

### My emotions are running deep.

So, I started looking at quotes about our kiddos growing up and this one hit home. It is by Ann Landers:

*"It is not what you do for your children, but what you have taught them to do for themselves, that will make them successful human beings."*

*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.

Although all of the above is true and I'm now writing this through tears what I can unequivocally say is that Anthony is 100% ready to leave. He is 100% ready to go out in the world and go have new experiences. He is 100% equipped to succeed on his own. From learning how to study and have time management to be successful in school. To have the desire and work ethic to train to be a D1 athlete. To have the social skills to be a leader amongst his team. To have the ability to cook and do laundry – if needed. (The one skill he doesn't have is to clean his freaking room ☺).

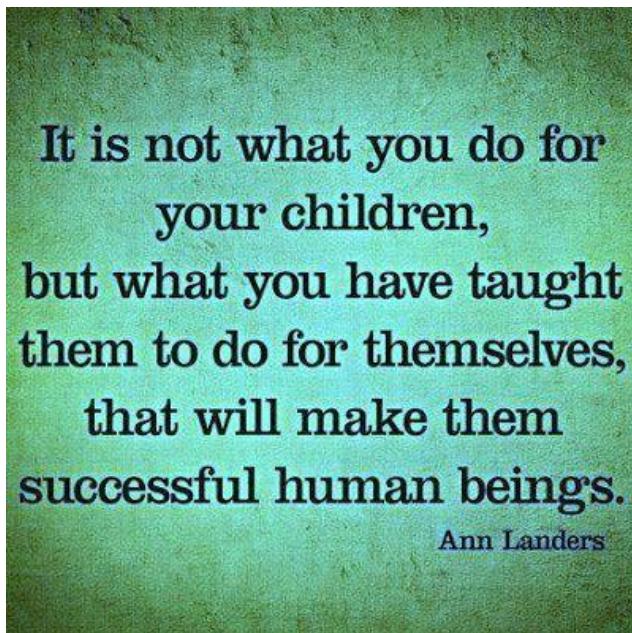
Even though this is SOOOO hard and emotional for his family in my heart I know that he is ready for this next step of life.

These first 18 years have been a MILLION firsts... First smile. First cry. First sickness. First steps. First words. First day of pre-school. First day of school. First soccer match. First track practice. (and so many first that Susan and I probably don't know about).

### Life is about FIRSTS...

Sending him 9 hours away is an ENTIRELY new first!!!

Some of you reading this have been through this... (and if you want to share a thought or words of wisdom – I am all ears – text/call/message 301.514.2403)... Some of you reading this, we are going through this together. And I'm here if you wanna talk or grab a coffee/beer ☺ Some of you



might be going through this in a few years and being on the cusp of this – through the tears – I would encourage you to ENJOY the moments!!! And do your best to equip your kiddos with the skills to make their own choices and be independent!

**Hopefully by the time you read this I have leveled out some and knowing that he is over the moon to start this journey will alleviate the emotions I'm feeling today.**

And in the ironic twist of fate that is life...

Within a week of taking Anthony to school. The weekend before I actually had my 30<sup>th</sup> High School Reunion from Frederick High. The ladies/team put together a great event at X-Golf in Frederick (the old Champions) where about 40-50 classmates (out of a class of 400) and some spouses got together.

It was a GREAT evening and was actually pretty cool because since we all have social media and Facebook you got to have a little different conversations with your classmates because you are keeping up with other people's lives.

There were quite a few people that I haven't seen physically since graduation day – which was pretty cool – and there were some buddies that I haven't seen recently that were able to catch up.

I definitely stay in touch with classmates and some of us text back and forth over various life events and happenings, but most I don't see on a regular basis or hang out on a regular basis so it was nice to catch up.

And it is pretty funny, when you see someone from 30 years ago that you had so many shared memories with growing up, you revert back to your 15-18 year old self.

Mike McIlvaine, for instance, I literally ran up and gave him a big bear hug and he lifted me up just like when we were younger. Jesse Lewis and I almost reenacted the famous wheelbarrow race in

gym class. Amy, Barbi, and Jacki were still organizing everything – just like 30+ years ago. Bates, Matt, Adam were still funny as heck. And Smitty – although we don't see each other much are still great friends and always have each other's back. Rusty and Julian and Ron and everyone it was just great to see and hear how they are doing.

### Life waits for NO ONE...

And as great as it was to see everyone at the Reunion there are 5-6 classmates that have passed over the years.

You never know when your time will come or what life event will have a major Impact on you, so live each day to the fullest and have FUN.

### It is funny seeing Anthony have his last summer at home.

He is doing all the get togethers with his buddies... Last movie with Kelsey and Liv. Last sleepover with Will and Jackson. Last run with Korey. Last day at the pool with everyone. And watching from experience and knowing how life plays out – he will remain friends and definitely friendly with most of these 'high school friends' that the true memories and bonding starts in college.

Living together. Eating meals at dining hall together. Training together. Living together. Partying together. Being there for one another.



Family Pix at the last ImpactClub... When we started this Anthony was 11 and Alex 8 – where does the time go????



FHS Class of 1994 30<sup>th</sup> High School Reunion. Great times seeing old friends and wonderful job by the ladies to organize.

The boys (and girls) are all going to go through the same things together as they are leaving home for the first time in their lives. They are breaking out of their cocoon and are going on their OWN journey through life.

And just like we got to EXPERIENCE ALL THOSE FIRSTS with Anthony... We were there for LITERALLY EVERY SINGLE FIRST...

### He NOW gets to do all of his OWN FIRSTS!!!

And we will ALWAYS be here to support him. Love him. Care for him. Be parents for him. But this journey called life is about to be vastly different for Anthony and for us, and just like the quote above .... I believe we have taught him well.

Thanks for reading.... Thanks for being my friend... Love to get a text or grab a drink as our fall is going to be so much different than the past 18 fall seasons (tears)....

# LOVE to See You Saturday!!!!

## You're Invited



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

## Aug Quiz Question

**Q:** Which country had the MOST Gold Metals in the 2024 Olympics



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.

## July Question & Answer

**Q:** Which Ancient People Invented the Toothbrush?

**A:** Egyptians

Congratulations: Sarah McIntryre

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

## Happy Birthday

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

Julie Snight	Aug 2 <sup>nd</sup>	Emily Purgason	Aug 12 <sup>th</sup>	Brian McClellan	Aug 20 <sup>th</sup>
Beth Monzon	Aug 2 <sup>nd</sup>	Sibylle Huffman	Aug 13 <sup>th</sup>	Belynda Sulmonte	Aug 20 <sup>th</sup>
Dan Coleman	Aug 3 <sup>rd</sup>	Josh Burrier	Aug 14 <sup>th</sup>	Madison Umberger	Aug 20 <sup>th</sup>
Matt Bobbitt	Aug 5 <sup>th</sup>	Erica Bush	Aug 14 <sup>th</sup>	Aubree Vanwagenen	Aug 20 <sup>th</sup>
Steve Raff	Aug 5 <sup>th</sup>	Lindsay DeLauder	Aug 14 <sup>th</sup>	Joe Yoho	Aug 20 <sup>th</sup>
Cindi Burns	Aug 6 <sup>th</sup>	Chris Nicholson	Aug 14 <sup>th</sup>	Fiona Bybel	Aug 21 <sup>st</sup>
Emme Haraway	Aug 6 <sup>th</sup>	Ronan Spangler	Aug 14 <sup>th</sup>	Lauren Marin	Aug 21 <sup>st</sup>
Kathleen Hertzberg	Aug 6 <sup>th</sup>	Rhett Super	Aug 14 <sup>th</sup>	Mateusz Zielinski	Aug 21 <sup>st</sup>
Jack Nguyen	Aug 6 <sup>th</sup>	Erica Chesnik	Aug 15 <sup>th</sup>	Shelley Hartman	Aug 23 <sup>rd</sup>
Levi Underwood	Aug 6 <sup>th</sup>	Sean Donnellan	Aug 15 <sup>th</sup>	Racquel Roult	Aug 23 <sup>rd</sup>
Brody Forsythe	Aug 7 <sup>th</sup>	Tara Ebersole	Aug 16 <sup>th</sup>	Macy Bell	Aug 24 <sup>th</sup>
Mark Kaufman	Aug 7 <sup>th</sup>	Erica Fouts	Aug 16 <sup>th</sup>	David Martinko	Aug 24 <sup>th</sup>
Laura Reese	Aug 8 <sup>th</sup>	Patty Hildreth	Aug 16 <sup>th</sup>	Ivan Whiteman	Aug 25 <sup>th</sup>
Alex Super	Aug 8 <sup>th</sup>	James Palmer	Aug 16 <sup>th</sup>	Jeff Forsythe	Aug 26 <sup>th</sup>
Frank Sprtel	Aug 8 <sup>th</sup>	Cooper Ranneberger	Aug 16 <sup>th</sup>	Laura Wallace	Aug 26 <sup>th</sup>
Brendan Wharton	Aug 9 <sup>th</sup>	Matt Lacy	Aug 17 <sup>th</sup>	Hannah Bagirov	Aug 27 <sup>th</sup>
Brian McArdle	Aug 10 <sup>th</sup>	Willie Monzon	Aug 17 <sup>th</sup>	Amy Goldsmith	Aug 27 <sup>th</sup>
Aaron Miller	Aug 10 <sup>th</sup>	Tom Hamilton	Aug 18 <sup>th</sup>	Maverick Eccard	Aug 29 <sup>th</sup>
Jack Wilson	Aug 10 <sup>th</sup>	Landon Via	Aug 18 <sup>th</sup>	Frank Lawrence	Aug 29 <sup>th</sup>
Shayla Martinez	Aug 11 <sup>th</sup>	Keely Hollyfield	Aug 19 <sup>th</sup>	Emma Palmer	Aug 29 <sup>th</sup>
Anthony Orsini	Aug 11 <sup>th</sup>	Ashley Wingard	Aug 19 <sup>th</sup>	Maggi Gauthier	Aug 30 <sup>th</sup>
Lou Sacchetti	Aug 11 <sup>th</sup>	Luka Stone	Aug 19 <sup>th</sup>	Holly Hamilton	Aug 30 <sup>th</sup>
Cindy Warfield	Aug 11 <sup>th</sup>	Emily Feaster	Aug 20 <sup>th</sup>	David Migdal	Aug 30 <sup>th</sup>

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

# '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.

## 'GSD' - Anything for OUR Impact Clients

If you've ever bought or sold a house... and/or you are in the real estate business, you know that each transaction is like a movie. There are the characters in the movie. Might have a protagonist and antagonist. Then there are actors that come in for a brief cameo, but those actors might come in just to throw a curve ball in the movie.

Then... things are sailing along smoothly in the movie and BAM one phone call, one scene, one character adds a plot twist that throws the movie in an entirely different direction and what you

thought was a comedy quickly become a horror movie. All the meanwhile

there are the central characters that have to make sure the plot twists don't ruin the film.

That is what is exhilarating about real estate. It is also what frustrates the hell out of you. Everyone thinks 'oh let me get into real estate and sell a couple of homes and make some good money.'

Let me tell you the 'dirty little secret'. There are many transactions during the year that we make less than minimum wage because of the investment and the time commitment to make sure the movie – I mean

the real estate transaction – doesn't have a TRAGIC ending.

### **Union Bridge Road is the perfect example of the movie/transaction analogy.**

What started out as a beautiful film, turned into a horror movie. The house, the sellers spent a few months getting the house ready. Painting, cleaning, removing personal belongings and doing exactly what we laid out in our 'Customized Solution'. Dotting every i and crossing every t on our list.

### **We do what we do BEST, present a home in its best possible light.**

Photos are great, as always. Thanks Annie! Then we time the market correctly!!! End up with multiple offers ABOVE list price.

Inspections are complete. All good. Smooth sailing as we are about a month into the contract and everyone is just waiting for this movie to end. It's been one of those movies that everything unfolds as you plan and everyone leaves the movie theater all smiles and laughing.

### **Then it happens! The Plot twist...**

One of the supporting characters - the Appraiser - that makes a brief cameo in the movie throws a wrinkle that almost ruins the movie.

A few days before settlement and the lender doesn't have the appraisal back yet... Then the APPRAISER calls and says, ***"We have a problem with value. I can't find comps to justify the sales price. And we have a few property condition items that need to be fixed for the buyer to get the loan."***



Our approach is not based strictly on ‘pricing by comps’ as no two houses are the same, no two situations are the same, we think this is an archaic way to put a value on a home. We price homes on an individual basis based on the current market conditions and the house itself. We KNEW the value of the house was fine, but the appraiser didn’t.

Now, we gotta find the ‘comp’ to justify the price.

### Digging. Digging. Digging.



We find a property that the appraiser overlooked because it sold in the last few days. It was the perfect ‘comp’ to the house we were selling. This market was HOT so we knew the value was there. Now I had the evidence (the

smoking gun in the movie).

So, everything is good now. We had our plot twist. And were able to work through the issue and ready to finish the movie with a happy ending.

But wait, there is MORE...

Another plot twist... Another phone call. The appraiser called back when he went out to reinspect the house to make sure the repairs were complete.

Well, the repairs that were needed for the buyers to get the loan, it is a VA loan, were not completed by the contractor that the seller had come out to the property. The missed painting the facia board on the roof line of the house. There was some peeling paint that needed to be scraped and painted. And then there were also some paint chips on the ground from when the deck got repainted. Somehow the contractor missed this.

### The seller called the contractor back, but he was out of town for a week.

Oh Sh\*t... What to do now? Buyers ready to move in. Sellers ready to be done with this. We’ve already pushed back settlement 3 weeks now because of all the last-minute twist and turns.

Time to GSD. We go buy paint. Go buy a couple brushes. Get the ladder and head out to the property ourselves.

The above pictures are from us painting the facia board on the side of the house 16 feet up in the air!

The partners at Impact do what we gotta do to help our clients! If it is arranging a contractor to go out the day of settlement to take care of a leaking sink. Sometimes it is buying a warranty for a client. Sometimes it is climbing 16 feet up on a ladder to paint trim because the contractor missed it!

When you work with Impact Maryland Real Estate you know that we have your back and will do everything in our power to help you... and make the transaction as painless as possible (although there are always plot twists!)



# 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](http://www.facebook.com/impactmarylandrealestate)

-Eric and Stacy at Impact were great to work with. I'm a first time home buying with zero knowledge of the home buying process and with their help, everything went very smoothly. They helped coordinate everything from home tours up to the final closing date. I'd highly recommend others to go with them when looking to buy a house. – Andrew M.

-Eric Verdi and the whole IMPACT team were so incredibly helpful when we were buying our first home. Eric took the time to go through the process with us and what it would look like start to finish, was always available to answer questions and show us homes, and worked with us through putting 3 offers in total after we weren't picked for the first two places. He always answered questions in a way we understood and gave his honest opinion. He's super knowledgeable about the area and also knows great people to refer us to for work, inspections, mortgage companies, etc. if you're looking for a realtor in Frederick, Eric is the person to choose! – Madi A.