

IMPACT MARYLAND MONTHLY

with Stacy Allgood-Smith

"HOW TO THRIVE IN EVERY KIND OF MARKET"

AUGUST 2018



Just Call Me the “Columbus” of Home Sales

My Island Adventure & Lessons in Real Estate

Did you know that Columbus's first stop was in the Turks and Caicos - not the Bahamas? That's the rumor, anyway. And while I've never sailed the "ocean blue", I DID have a little life-changing discovery of my own in the same place. It was 2001, and at the time my brother-in-law was running his own tractor shop in New Market. Back then, Toro was one of the biggest names in tractors - in fact, I think it still is.

Toro wanted to give a little boost to their sales team that year through a sort of "Dealer's Challenge." The reward? TWO tickets to an all-inclusive Turks and Caicos resort. Of course, my brother-in-law, being the amazing salesman that he is, won the prize.

But somehow I ended up celebrating his big year...island style!

My brother-in-law gave his tickets to me and his wife to enjoy. We also brought along our other sister (technically, sister-in-law, since she's my brother's wife).

So, there we were, three ladies with a free island getaway!

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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.

Of course, this trip was just on the heels of



Three ladies on an island getaway!

9/11. Remember what it was like back then? Whether you were going to Turks and Caicos or Tallahassee, you had to really have your stuff together if you wanted to get past TSA. They didn't require passports for Caribbean islands yet, so certified birth certificates would suffice. My sister and I worked at a pension fund at the time, so we knew the difference between "certified" and "notarized." But when the day finally came, I was the only one who was getting on that plane. I had certified copies of my birth certificate. *My sisters, unfortunately, did not.*

I remember reaching the counter and being cleared to go through. My sisters were all in a huff. Meanwhile, the airline staff members were telling me, "Go ahead. You're all set!"

Want to guess what I did? I went!

If I was prepared for the flight, I could just as easily prepare the way for them at Turks and Caicos. After all, isn't it easier for two people to get a second flight out than three? That was my thought anyway. So, while my sisters were on their way to D.C. to get their real birth certificates from the Department of Vital Statistics, I headed to the islands, mon!

Looking back, I can't believe I did that. I was flying out to a foreign country (*all by myself*) with no idea whether, or when, my sisters would be joining me.

But once I made that leap of faith, things just kept getting better and better. I even got a free ride in

first class, eating free snacks and drinking coffee in *real* coffee mugs - not the cheap plastic cups. And once I reached Turks and Caicos, I really learned what the words "all-inclusive" really mean.

All I heard the whole time was, "*Here's a drink Ma'am,*" and "*Can I get this for you?*" or "*Are you coming to this party?*" I don't think I paid for one drink the whole time. People would say to me, "*Oh, you're with Lawson's in New Market?*"

I felt like royalty!

When my sisters finally got there about 8 hours later, they said, "You already have your peeps down here," as I had already been to a party with the Toro folks.

We also had the swim-up bars and beach views. The only thing I regret was not going snorkeling. My sisters didn't want to go, and I didn't want to go alone. But I told myself if I ever got another chance to snorkel at a tropical beach, I was going to take it!

Fast forward a few years, and I was planning another trip with my sisters to Cancun.

This time, it was an all-inclusive resort through our timeshare. Again, there were swim-up bars, a crocodile pond and more excursions than you could do in a month. And when I found out one of the

excursions snorkeling trip you better believe I raised my hand for that one!

We snorkeled off of a catamaran and there was a place where



Riding a horse through the water!

we could take a break and enjoy a brunch cookout. I learned how to wear a snorkel mask to avoid drowning yourself in water. I even got to ride a horse through the water and feel him swimming underneath me. In short, I had a blast! And to think I would have missed out on the adventure if I had waited for my sisters to come along for the ride. But because I trusted took a chance, I had another trip I'll remember for a lifetime.

It's the same thing I tell my clients who are scared to make a decision on a home: Always, always trust your gut!

No matter who supports your decision (or who doesn't) buying a home is tough.

It takes a LOT of gumption to make the leap. But if it is the house you love, it's worth it. It doesn't matter what anyone else might say. If you pass up your dream home to please someone else, you're the one who's going to feel the regret of inaction - *not your friends and family.*

Also, just as my sisters and I learned with our trip to Turks and Caicos, you also have to be prepared if you don't want to miss your chance.

Being prepared in life is the same as being prepared when buying a house. I've seen enough people miss out on their dream home to know it's just not worth letting things slip through the cracks. You would be shocked to find out just how many papers need to be signed and documents filed to take a home buyer from offer to closing day. But I will make sure every single signature and form is filled out correctly if it means my clients don't miss out.

I don't want my clients to be the ones having to make a last-minute run to get their official documents or risk missing out on their "first class" home experience.

But I also know that every buyer is different. There are certain buyers who are prepared right off the bat for the journey of homeownership. Like me, they have their documentation (from the tax returns and to the bank statements and pay stubs) prepared, printed and ready to go. They have their "i's" dotted and their "t's" crossed. Then there are others who are newer to the process and need a bit more hand holding. There are new home buyers or people who just aren't sure what kind of preparation or documents they need.



Always watch out for the pirates!

Either way, I'll be there to see them through. Because the last thing I want anyone to have is regret - especially when it comes

to the biggest purchase of their lives.

And when they're hearing a lot of naysayers in the background, I'm also there to remind them to go with their gut. I'm there to say, "Never be afraid to take a chance, and never, ever look back!"

Whether you're taking an island vacation, buying your first home or picking out your retirement paradise, you don't want to let the opinions of others or pesky obstacles (like a missing W2 or tax return) get in the way of you having the time of your life. Life is there for you to take chances, but it's up to YOU to take the leap!

And when it comes to buying a home, just come with me, mon! I'll be your Columbus and show you the way to your new world.

Until next month, Arggghhh ye maties!

Stacy

Don't Forget to Have Fun!!!!

August Quiz Question

Q: August 9th, 1930, is the birthdate of what cartoon character?

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 Carabba's, Outback, Bonefish.

July Question & Answer

Q. In what city did the decisive battle of the American Revolution occur, in October 1781?

A: Yorktown

Congratulations: Jonathan Cook!

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Happy Birthday

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

Beth Monzon	Aug 2nd	Emily Purgason	Aug 12th	Belynda Sulmonte	Aug 20th
Alina Sillex	Aug 5th	Andy Kapust	Aug 13th	Brian McClellan	Aug 20th
Matt Bobbit	Aug 5th	Chris Nicholson	Aug 14th	Joe Yoho	Aug 20th
Brianna Kaas	Aug 6th	Erica Bush	Aug 14th	Madison Umberger	Aug 20th
Emme Haraway	Aug 6th	Lindsay DeLauder	Aug 14th	Lauren Galla	Aug 21st
Kathleen Hertzberg	Aug 6th	Sean Donnellan	Aug 15th	Mateusz Zielinski	Aug 21st
Brendan Wharton	Aug 9th	Cooper Ranneberger	Aug 16th	Krissy Steelman	Aug 23rd
Aaron Miller	Aug 10th	Erica Fouts	Aug 16th	Macy Bell	Aug 24th
Brian McArdle	Aug 10th	Ryan Diener	Aug 17th	Amy Goldsmith	Aug 27th
Jack Wilson	Aug 10th	Willie Monzon	Aug 17th	Keith Fouts	Aug 27th
Anthony Orsini	Aug 11th	Tom Hamilton	Aug 18th	Kait Allgood	Aug 28th
Cindy Warfield	Aug 11th	Ashley Wingard	Aug 19 th	Frank Lawrence	Aug 29th
Lou Sacchetti	Aug 11th	Matthew Clark	Aug 20th	Aunt Maggie	Aug 30th
Shayla Martinez	Aug 11th				

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 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 he((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 fascia 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 pictures are from us painting the fascia 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!)



Paint chips from scraping

IMPACT CLUB™

\$137,800 in 7 Hours



On February 28th, 2017 182 Impact Venture Capitalist came together at The BlueSide Tavern in Frederick. There were questions. There was excitement. There was an electric atmosphere for the first ImpactClub® event. Ultimately a very cool thing happened 182 amazing people pledged to give back to the community \$100 at a time, each quarter. They knew that alone their \$100 wouldn't make much of an impact on any one charity but combined with 181 'like-minded' individuals their combined resources of \$18,200 had a HUGE impact on the winner, The Heartly House!

Since Inception on that COLD February night ImpactClub® of Frederick has donated \$137,800 to incredible LOCAL Charities including Children of Incarcerated Parents Partnership (COIPP), Blessings in a Backpack, Frederick, MD, Heartly House, SHIP of Frederick County, The Whole Heart Center, and Platoon 22. Each has come back to the next event, after winning, and have told the Story about how the donation has helped their charity.

It is powerful to hear these Stories, the impact that your donation is having locally!

Do YOU want to make an Impact?

Each event is an hour long... Official time is 6:30-7:30. We have had 7 events, so 7 hours of ImpactClub and \$137,800 DONATED! *How cool is that?* Each charity tells their story for 5 minutes and can walk away with \$25k plus!!!!

If you are not currently a member and want to give back to the community, but you don't think your \$100 will go very far, THEN I – personally – invite you to come check out the ImpactClub® at our next event on Tuesday August 14th at The BlueSide Tavern at 6 South Bentz St in Frederick!

Come as my guest... Come let me know you are there to 'check things out' and I will buy you 2 drinks and you can partake in all the festivities! And after the event, you feel that the ImpactClub® is something that you want to get behind and support along with all the other Impact Venture Capitalist we will have a registration table set up at the event.

If you are a member, then we will see you on Tuesday August 14th!!!

As always, hollar if you have any questions.

IMPACT MARYLAND MONTHLY

with Stacy Allgood-Smith

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



For Inquires AND Referrals contact:
StacyAllgoodSmith.Impact@gmail.com
Or Call/Text to 240-446-2210

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

- When my husband and I started house hunting it was through sheer luck that we were introduced to Dawn Klinko. Upon meeting her we quickly realized that she was a saavy real estate agent who would always have our best interest at heart, so we immediately signed on with her to be our buyer agent. She turned out to be a wonderful advocate, excellent communicator (calls, texts, emails always returned promptly), tenacious negotiator, and fun person to boot! When it was time for us to sell our existing house there was no question that Dawn was the one for that job too. As first time home sellers we probably required more hand holding than some, but that was no problem for Dawn. She explained everything really well, was very patient and clearly knew how to sell a house – ours sold within 3 weeks after putting it on the market for our asking price! I strongly recommend Dawn to anyone that is either buying or selling their home. - Vincent and Carol H

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