

IMPACT MARYLAND MONTHLY

with Stacy Allgood-Smith

"HOW TO THRIVE IN EVERY KIND OF MARKET"

SEPTEMBER 2018



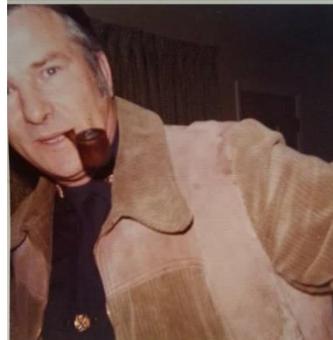
From Another J-O-B to "Jazz Hands" in the Living Room

How Far You Can Get by Just Being "Fair"

"He was tough, but fair."

Those were the words I heard about my dad from a man at church who had worked beside my father when he served as a police officer with Rockville City Police.

It's funny but it's one of those things I would never have said myself but realize how true of a statement it really is!



Before "selfies" were a "thing," here's my dad taking a polaroid picture of himself, getting ready to leave for work in his stylish suede jacket – and never forget the pipe!

And this month, as I celebrate being half a century young (it happened so fast!) I can honestly say that I've done some things I'm super proud of.

I'm also pretty sure that I only graduated college 5 years ago (Spoiler alert: it was 28 years ago). But I can look back and see how my dad showed us by example how to treat people fairly and with respect.

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.'

HEADLINES

- From Another J-O-B to "Jazz Hands" in the Living Room Pgs. 1 - 3
- September Birthdays. Pg. 4
- Don't Forget to Have Fun. Pg. 4
- Stories From the Street – Why Teamwork is Crucial to Having a Happy Homebuyer Pgs. 5-6
- Impact Club Update Pg. 7
- What Recent Members said about their experience with our Company. Pg. 8

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.

He also taught us to always get the job done right... even if it does not always make us comfortable or rich in the process...



PhotoBooth picture from one of the holiday parties at the J-O-B – one of the more fun things they did!

Speaking of that, remember in my first newsletter how I talked about the job I had for 18 years? The one I was let go from?

Well, it took me a good 6 months to find a new job after that. And it took about 6 days to realize that the new data entry job I had was going to pay me a LOT less than my unemployment check for a lot more effort.

I hate to admit, but that left a salty taste in my mouth.

Nonetheless, I persevered. Before the “A-ha” moment that led me into massage therapy, I learned everything I could on the job and, at first, tried my hardest to work my way up in the J-O-B. After a while, though, I gave up trying to “go up the ladder.”

Sure, it was paying the bills, and the company provided an honorable service. They were researching all the big, bad diseases that kill or cripple people. But, on the other hand, they didn’t show a lot of care for their employees. And not to get on a rant, I didn’t really “care” about the J-O-B in return.

I was there to just pay the bills and move on. And it showed!

Instead of clocking in at 8:30, I showed up at 8:40. Instead of a 30-minute lunch, I took a 45-

minute one. Looking back, it was almost like I “dared” them to fire me!

Of course, I wasn’t the only one. Other people were doing it too, and there were no “time clocks” in sight.

But remember what my dad taught me about getting the job done right? Apparently, I did too, even if I didn’t like it. While I had a “well...whatever” attitude and would have welcomed the “firing,” when it came to the actual “work” I just couldn’t slack off. I’m a perfectionist to the core.

If it’s got to be done... IT’S GOT TO BE DONE RIGHT! Right?

That’s my motto, anyway, and my supervisor loved me for it.

She even let my tardiness slide (barely) because she knew I had a good work ethic. It also turns out that what she has was a good sense of humor.

I still remember my last day after resigning to go full-time into massage therapy. I was planning to just “coast” through the day and keep from doing even a scrap of “work” after 3pm.

But...sure enough...my supervisor assigned me the MOST challenging project we had at the time.

I was like...SERIOUSLY?????????

To be fair, she teases me to this day that she did this just so I will ALWAYS REMEMBER my last day! However, she also KNEW I couldn't



Home (with a real gas lantern!) in Savannah, GA, where we took a daytrip during our Hilton Head Island vacation at the end of August.

NOT do it, because it would have fallen on her to do it. I just didn't have it in me, and she knew it.



Fish Haul Beach #secretbeach on Hilton Head Island.

I finished that assignment just barely in time for 5:00 (and happy hour) to roll around! After all, I am my father's daughter!

He led by example, and I can only hope I'm leaving behind an example that is anywhere close to his. He would never shy away from a hard day's work, and he treated everyone with equal respect and dignity.

That's something I thought about recently, too, when I had a couple buyers who wanted to make an offer on a bank foreclosure. They were first time homebuyers who still had that first-time buzz about them. In fact, I remember when they found THE house they would ultimately buy.

The husband, Evan, was walking around doing "jazz hands" while (mentally) placing sofas and the piano in his future living room.

Of course, this house was a bank-owned foreclosure and badly needed some TLC. The best part? This didn't scare our first-time home buyers one bit. They could see the work that needed to be done, but, at the same time, they saw the awesome potential this home had.

So, we put in an offer. And after some negotiations, their offer was accepted. We ran the inspections and were off to the races!

However, somehow along the way we got off course. The lender required certain repairs to be done before the loan could be approved. And, in most cases like this, the seller would assist with the repair costs just to keep the process moving forward.

But not in this case...this time the seller wasn't going to help at all!

At this point, I had two choices: 1. I could throw up my hands and say "That's, that!" We gave it the old college try, but it's a no-go. Or...2. I could reach out to the lender and see if there was something else we could do. I could work with the lender and the buyers to reach a happy middle ground.

Want to guess which choice I opted for?

After a good amount of back-and-forth and clear communications with the buyer, figuring out exactly what they could do, we finally got a contractor out to do repairs! It wasn't what the lender wanted at first, but it was enough to move forward. We were go for launch!

Now, I am sure the buyers will enjoy playing some real jazz music in their new living room.

And I'm just thankful I'm at a job I LOVE now and can give it my all without waiting for happy hour or punching a clock. *And who knows?* Maybe one day someone will be telling someone else how I was "tough, but fair" when it came to working on behalf of my clients.

What have you learned about yourself this year? And what makes you want to do "jazz hands" in your living room?

I'd love to know!

Until next month,

Stacy



Me, at Fish Haul Beach #secretbeach on Hilton Head Island, where we were on vacation at the end of August.

Don't Forget to Have Fun!!!!

September Quiz Question

Q: Which chess piece can only move diagonally?

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.

August Question & Answer

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

A: Betty Boop

Congratulations: Emily Shaw!

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Happy Birthday

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

Lisa Tan	Sept 1st	Pete DiSanto	Sept 11th	Calvin Shoemaker	Sept 20th
Hunter Reaver	Sept 1st	Patti McArdle	Sept 12th	Wayne Crum	Sept 21st
Jenni Meisner	Sept 3rd	Stacy Allgood-Smith	Sept 12th	Carl Goldsmith	Sept 21st
John Tsikerdanos	Sept 4th	Christine Majalca	Sept 13th	Jameson Tusing	Sept 22nd
Qynn VanSant	Sept 5th	Brittany Reaver	Sept 14th	Ryan Hornung	Sept 22nd
Reid Sutherland	Sept 5th	Shane Gorman	Sept 15th	Phil Graves	Sept 23rd
Yvonne Linger	Sept 5th	Jackson Cavnaugh	Sept 15th	Jeff Fehnel	Sept 24th
Erica Sacchetti	Sept 6th	Leah Hill	Sept 16th	Madison Reaver	Sept 24th
Lauren Campbell	Sept 7th	Bill Long	Sept 16th	Kelly Lawson	Sept 24th
Karlie Hertzberg	Sept 8th	Michael Goldsmith	Sept 16th	Susan Verdi	Sept 25th
Nita Lawson	Sept 8th	Evan Felmet	Sept 17th	Silas Cavazos	Sept 26th
Anthony Verdi	Sept 9th	Jessica Prejean	Sept 17th	Ed Verdi	Sept 27th
Katie Martin	Sept 9th	Amanda Allgood	Sept 18th	Quincy Cavazos	Sept 27th
Mike Steele	Sept 9th	Ron Martin	Sept 18th	Bret Buck	Sept 28th
Paul Gauthier	Sept 9th	Ari Woods	Sept 18th	Brandon Skaggs	Sept 29th
Betty Baker	Sept 10 th	Brady Kunka	Sept 19th	Ronnie Lushbaugh	Sept 29th
Andrea Mullinex	Sept 10th	Khris Brennehan	Sept 20th	Kevin Ballenger	Sept 30th

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

'Stories From The Street'

Stories from the Street is a series of 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.

Why Implementing Teamwork is Crucial to Having a Happy Homebuyer

We all know that buying a home can be an overwhelming process. It's very rare for everything to go smoothly and stay on track within the expected timelines. That's where having a process can make all the difference for you, your team, and most importantly, the homebuyer.

You could compare what goes on during the home buying process to the likes of being on a sports team. Everyone has the same goal, and they know they have to work together to win the game. Or, in this case, provide an experience that's as easy and care-free as possible for the homebuyer.

And just like in sports, there's always the chance for something to go wrong that's out of our control. Maybe a pitch goes wild and causes a walk when bases are loaded, or a catch is missed in the outfield because the sun's in someone's eyes. Even though we can't control everything or guarantee a perfect process, it's how a team of any kind or profession comes together to remedy those issues and still perform to the best of our abilities.

How We Scored a Home Run with First-time Homebuyers

Our team member Stacy recently received a referral from a newsletter for first-time homebuyers, Evan and Stephanie. Even though Stacy was just getting her feet wet, Eric had previously worked with her, and Brittany had also partnered on a few transactions with her.

Because of the Impact Maryland Real Estate process, we know each other, and we are aware of what transactions are in place. That also means that we back each other up, and help each other out, especially when it comes to new partners.

When our team met with Evan and Stephanie, Eric explained the entire buying process to help them feel at ease. Any potential hiccups were discussed, what they should be looking for in a house was covered, and they were made aware of the lending process as well as what happens with home inspections, title, home inspections, and the overall timeline of buying a home.

We thought it might take a while for them to find their ideal home. However, on the first day of looking at houses with Stacy, Evan and Stephanie fell in love with a large Victorian home in Woodsboro. But from the start, getting them into their dream home was going to be anything but smooth.

..And Then a Meeting Was Called on the Pitcher's Mound

Even though the house they picked out was something Evan and Stephanie just had to have, it definitely needed some TLC. Eric explained to them why the issues with the home could cause some trouble with the home inspection. After all, it was an REO or bank-owned property, and that could also lead to some problems with lending or the appraisal.

In spite of the issues, the home inspection went without a hitch. And then came the appraisal. Due to the dampness found in the basement from problems due to the bilco doors, the issue needed to be resolved before the lender would approve a loan on the property.

Reassessing Our Options at the 7th Inning Stretch

As Stacy learned throughout this situation, our team always has multiple plans in place. Whenever issues come up with a property, we want to ensure that we take the path of least resistance for the benefit of the homebuyer. We often have a plan B, C, and D so that we can head off as many issues as possible before something gets derailed.

In this case, the bank played the part of an umpire who just wouldn't budge on their decision. We tried getting the bank to lower their price based on the estimate for the work needed. Strike One. We tried to get the minimal amount of work done just to get the settlement to go through. Strike Two.

We finally realized that we could get a licensed contractor who we'd work with before to come in to secure the bilco doors and prevent any further intrusion. Once the work was done, we presented the invoice to the bank and were able to get the settlement on time.

With this just being one of many hurdles that we had to get through, it was all of us working together to create a miracle.

Winning the Game at the Bottom of the Ninth

What mattered most, in the end, was that Evan and Stephanie were thrilled with the process and were able to buy the home that they fell in love with.

As a property that was an REO, it's was highly unusual for everything to eventually fall into place and settle on the actual date planned. Even though it was a few hours later than expected, it all happened in the way it should have.

This was Stacy's first transaction all by herself, with some hand-holding along the way. Sue was able to manage to file from behind the scenes and became part of the final walk-through with Evan and Stephanie since Eric had another appointment.



Working with as many people as we have over the years, we know that sometimes we have to tell the homebuyer something they don't want to hear. That's when multiple plans can come into play and provide options to work around any issues that arise. But those multiple plans couldn't happen without a solid, experienced team in place.

Unfortunately, there are times where we're just not able to hold a transaction together. However, it's not from lack of effort or without a well thought out plan to help make the process take its course to completion.

In the end, we do whatever we can to ensure the best possible outcome and experience for our clients. We may not get an MVP award or win a championship ring, but we always want our clients to feel like not only have they been served well, but that they've scored big too!

IMPACT CLUB™

5 Minutes = \$26,400



The above photo was from our 7th ImpactClub® Event on Tuesday the 14th. The sheer emotion from Natalie and her mom upon “winning” \$26,400 for their non-profit The Spanish Speaking Community of Maryland was amazing. Natalie could hardly compose herself as she was overcome with emotion upon hearing that they received a HUGE donation.

That amount is HUGE. Do you realize how much effort it takes charities to raise that amount of money? MONTHS! MONTHS! And if they are trying to get a grant for those funds they have to fill out hundreds of papers, submit a proposal and wait... wait... and they might or might not get the grant.

But the ImpactClub® is different.

The ImpactClub® was set-up as a platform to help those generous, caring individuals in the community that don't have tens of thousands of dollars to donate locally to make an impact to combine, crowdfund if you will, their \$100 each quarter with other generous, caring philanthropist in the community to have a massive impact!

The ImpactClub® *for individuals* is a great way, probably the best I have ever seen, platform for those who want to give but don't think their money will go very far is incredible.

Then let's talk about the impact for the local charities.

ImpactClub® provides quite a few benefits for these local charities. First, it provides them a platform to get in front of 100, 200, 300 local individuals who are already committed to giving back. Having the chance to stand in front of those local philanthropist for 5 minutes and share their story and connect with those in attendance is HUGE!

Then, we bring in professional videographers to each of our ImpactClub® events, to capture the evening and to, specifically, capture each presenters/charities story. A couple of weeks after the event each of the 3 presenting charities will get a link to their story to use/share however they want! This is powerful because they can now, when going to talk to others about potentially donating, can send them the link to their ‘Story.’

However, the most impactful aspect of ImpactClub®, is that 3 charities present for 5 minutes each and then one walks away with a MASSIVE donation!

No strings attached.

They don't have to fill out 100s of pages for a grant. They don't have to plan months/years to get that huge donation. They fill out a 250 word ‘about the charity’ so we can use on the ballots and they have to prepare a 5 minute ‘Story’.

And the beauty. All of each and every ImpactClub® member's \$100 donation goes DIRECTLY to the Charity. No overhead fee. No Adm fee.

As you can see from above, the sheer emotion of ‘winning’ \$26,400 is OVERWHELMING!

Keep spreading the word as we often say... ‘*Your voice is more powerful than your money!*’

IMPACT MARYLAND MONTHLY

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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

--Eric and Susan were absolutely wonderful to work with to sell our townhome rental property! The advice they gave us for prepping for sale was spot on and our property was under contract in one day!! The whole process was so smooth, streamlined, and stress free! I completely recommend them to anyone looking to buy or sell their home!
(Laura V.)

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