

IMPACT MARYLAND MONTHLY

with Brittany 'Hashtag' Reaver

"HOW TO THRIVE IN EVERY KIND OF MARKET"

OCTOBER 2018



Let's TACO 'Bout Fear...

...Madi's 8th Birthday & Lessons on Uncertainty

Ain't no hood scarier than the parent "hood," am I right?
#momjokes

In all seriousness, though, a lot of people are surprised to know there are quite a few things that scare me. Sure, I'll take an overnight surprise road trip any day. Random cat purchase? You bet. Last minute showings. I'm on it!

But this past year has brought a TON of other surprises my way that would make anyone uncomfortable.

Just to recap (in case you're just starting to get these letters) this past year, I started a new job with Impact Maryland real estate which was a HUGE unknown for me. I left a job that I was very comfortable with (even though I didn't love it). I started at a new office with all new coworkers, made new friends and new relationships with clients.

And while I've probably had my best real in real estate yet, change can be scary.

This is especially true when everything else in your life is flip-turned upside down. It's been a year of new places. New experiences. New beginnings. And trying new things with my girls. #nolookingback

Speaking of my girls, Madi (my oldest) just celebrated her 8th birthday last month!

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

- Let's TACO 'Bout Fear Pgs. 1 - 3
- October Birthdays. Pg. 4
- Don't Forget to Have Fun. Pg. 4
- Stories From the Street – *Horror* Stories from the Street. Pgs. 5-6
- ImpactClub® 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.

She is hands down my exact mini (which is terrifying) and is already giving me paybacks for my childhood... but I wouldn't have it any other way!

And, as my mini, she can have a hard time adjusting to change.

Let's just say she gets *very* uncomfortable around new people and just doesn't respond well to social settings. Whether it's a birthday party, school event or new activity, if she doesn't know 100% what's going on, it gives her a ton of anxiety.

Again, I can totally relate...just like her mama, she overthinks things.

The good thing is that she goes to a Montessori school and stays with the *same* teacher and in the *same* classroom for 3 years. But, even though she's in the same class now that she was in last year, there were some new 1st grade students who were moved into her class.

Even though the routine was the same, the teacher was the same and everything about the school stayed the same, these few new kids gave her such anxiety.

Those eight kids threw Madi off for at least a month before school started. #youhavenoidea #worriedforweeks

But because of how much benefit I got from making some big changes this year, I "encouraged" (forced) Madi to pick a sport or activity to join this year. Now, of course, I gave her some options.



New field hockey friend
#birthdaydinner
#girlsquadgoals

We watched YouTube videos to learn about all the different sports and activities she could do. Then she finally landed on

field hockey - something that was a little familiar to her through her Parks and Rec. days.

Of course, being Madi, a whole month before field hockey started, the nerves set in. She would ask me things like, "*Is my coach a girl or a boy?*"

"How many kids will be on my team?" and "How old are they?"

Basically, she asked a million and one questions that I had no way to answer.

Once practice was just a week away, her anxiety got even worse and she asked even more questions. Then...suddenly, I got an email from her coach. "I recognize that name!" I thought.

It turns out her coach is a girl I went to high school with.

So, I immediately sent her a Facebook message to confirm. Yep, that was her! Not only was she someone I went to high school with, but she had a 7-year-old daughter who would also be on the team.

"Awesome!" I thought. It turns out that was all Madi needed to feel a little more comfortable. Knowing I already knew her coach and that she had a daughter about her age was enough to put her at ease. Of course, a little Facebook stalking ahead of time helped too. #noshamer #anythingformygirl



Madi in action #shellthankmeoneday
#fieldhockeystar #proudmama

By the time the first practice rolled around, Madi was playing field hockey like she had been doing it everyday for the past eight years. She's a total rock star out there!

On top of that, we invited the coach and her daughter over for a playdate. Then, they went out for a birthday dinner with us. Long story short, Madi has gained a new friend and a whole LOT of confidence playing field hockey and adjusting to change. Even though this was terrifying for her at first, I'm glad I pushed her a little harder up front.

Next, I'm going to sign her up for gymnastics! #notstopping #sheneedsthis

Again, watching Madi go through this change like a champ reminded me why I did everything I did this past year.

I didn't want to leave something I was so comfortable with for the complete unknown. But within the first week, I knew I had made the right choice. SueMart and Eric totally took me under their wing. Within the first week, they made me feel like family.



#workfamily #workgoals My people!

Now, I know without a doubt Impact is where I'm supposed to be.

And, like Madi, I'm a much better person and realtor because of it.

Bottom line? Growth (professionally or personally) only occurs when you get out of your comfort zone. Was I 100% comfortable at Impact when I started? Nope. I wasn't even comfortable doing this newsletter at first. But with a little pushing from Eric, I've become better at storytelling and way better at my job.

#nachoaveragerealtor

Pushing myself further outside my comfort zone helps me understand my clients WAY better and serve them better, too.

No matter how smooth buying or selling a home goes (or how smooth of a process we make it *seem*) there is a TON of uncertainty involved.

If you're a buyer, where are you going to go grocery shopping in your new home? Will you be able to afford your new mortgage? What about HOA fees? Or property taxes? Will you make it to work on time with the new commute?

Or, if you're selling your home, how are you going to live in your home while it's staged? What will it be like with people touring your home? Will you be able to clean your home at a moment's notice?

As soon as you even think about buying or selling a home, the fear of the unknown really starts to set in. It can all be a really scary process!

But just like I did with Madi, I like to think that's where I come in and make things a little easier. (Only instead of a little Facebook stalking, I work behind the scenes to eliminate the amount of unknowns that pop up.)

You have no idea how many things can happen to make or break a deal. A lot of times some issues are dealt with before my

clients are even aware - things like problems with a home inspection or a lending error. Whatever it is, I try to resolve it before they ever need to know anything.

I figure my clients have enough to worry about. So, if I can knock out some of the X's and O's of the moving process and take off some of that unnecessary stress, I'm happy to do it!

Also, at the end of the day, I know that if they push past their fears and keep taking steps towards that new home or new move they're planning, it's going to be so much more rewarding for them in the end.



Working with mama
#reavergirls
#workwithmama

Just take a page out of Madi's playbook...

Find someone you can trust to ease your fears and let the rest take care of itself.

Until next month,

Hashie

Don't Forget to Have Fun!!!!

October Quiz Question

Q: Who was the Redskins quarterback inducted into the Pro Football Hall of Fame in 1983?

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.

September Question & Answer

Q. Which chess piece can only move diagonally?

A: Bishop

Congratulations: Debra Vance!

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Happy Birthday

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

Crue Allgood	Oct 2nd	Connor McElroy	Oct 11th	Sam Schroeder	Oct 20th
Amy Raymond	Oct 3rd	Matt Blumer	Oct 11th	Vincent Dabney	Oct 20th
Melanie Taply	Oct 3rd	Jimmy Kopf	Oct 12th	Abe Buckman	Oct 20th
Eric Bouchat	Oct 3rd	Josh Doody	Oct 12th	Nicole Bell	Oct 21st
Lucas Fox	Oct 3rd	Kate Riling	Oct 14th	Mark Simmons	Oct 21st
Griffin Bonadies	Oct 4th	Laura Via	Oct 14th	Tom Cline	Oct 22nd
Brian Wells	Oct 5th	Peter Fleck	Oct 14th	Bina Allgood	Oct 23rd
Zoe Blumer	Oct 5th	Nicholas Orsini	Oct 16th	Rosemarie Weiler	Oct 23rd
Marco Garcia	Oct 7th	Alex Joseph	Oct 16th	Sutton Allgood	Oct 23rd
Kampbell Quill	Oct 8th	Cooper Bobbitt	Oct 17th	Anna Carroll	Oct 24th
Kensley Love	Oct 8th	Dan Luippold	Oct 17th	Colton Phelps	Oct 24th
Tara Hornung	Oct 8th	Jennifer Purgason	Oct 17th	Ray Baker	Oct 25th
Carly Farr	Oct 8th	LeeAnna Arrowchis	Oct 17th	Amanda Miss	Oct 26th
Mandy Rawlett	Oct 9th	Maria Menocal	Oct 17th	Emma Ranneberger	Oct 30 th
Paul Gorman	Oct 9th	Andria Spicer	Oct 18th	Rebecca Shoemaker	Oct 30th
Merry Klinefelter	Oct 10th	Lauren Mills	Oct 19th	Nicole Webb	Oct 31st
Alexis Fogelson	Oct 11th	Bruce Murray	Oct 20th	Russell Lazarus	Oct 31st

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.

Horror Story from the Street...

Lessons on Lending

Halloween's almost here, folks.

And pretty soon, you'll see some new decorations darkening your neighbors' lawns (if you aren't already).

There's skeleton crawling out of tombstones. Creaking doors, reapers hanging from trees, fog machines and the sound of cackling witches by the front steps.

Even if you're not a Halloween fan, you have to admit that some of the decorations they have out these days can really make your skin crawl.

But want to know what's *really* scary?

Planning out all the holiday decorations for your new home only to realize you aren't going to be in your new home for the holiday season.

Just because your lender forgot to do their homework up front.

Because it wasn't until AFTER you set your sights on your dream home that you realized they dropped the ball and have forced you to start all over on the lending process.



Sounds pretty terrifying to me!

And the worst part is that it happened with one of my recent listing transactions.

Just ONE week before settlement, I get a letter in the mail from the lender. Something wasn't right with the buyer's financial statements. It turns out that the bank statements the lender received DID NOT match what the buyer said he actually had in the bank.

This letter then set off a terrifying chain of events...

Not only did the reality not match the picture the buyer had painted. But now he had to switch his whole loan program around AND he would have to borrow against his own 401K just to come up with enough cash to close.

Boom. Just like that a 6-week closing process was looking more like 9 weeks at best!

And all of this from a lender who *said* he did his "due diligence" up front.

Scary, right?

If you've ever had your home on the market or spent weeks touring house after house until you've finally found "the one", this kind of story could terrify you. It should send shivers down your spine.

Of course, sometimes life just happens...

Home inspections fall through. People lose their jobs. They get demoted or experience cuts in pay. These are the things that happen *outside* the realm of a transaction. But the oversights that can happen *within* a transaction should never be allowed to kill a deal.

And it's why our team at Impact always ensure we're working with the very best lenders and do our

best to find out if there is going to be an issue with financing well BEFORE that issue can rear its ugly head.

And, unlike the unfortunate buyer in this story, we always ensure OUR buyers know the difference between being “pre-qualified” and “pre-approved.”

Being “pre-qualified” is what happened with this buyer.

A “pre-qualified” letter is what kind of loan a lender “thinks” a buyer will qualify for and is based entirely on what the buyer tells the lender about his salary, debt, etc....

Read: being “pre-qualified” is essentially a guess at what kind of home a buyer can afford.

Being “pre-approved” is a whole different story. When you get a “pre-approval” letter, you’ve done more than *tell* your lender what you have in the bank and what your tax and credit situation is like - you’ve proven it.

You’ve also followed what we call at Impact “The Rules of Two’s” meaning...

- You’ve provided two recent bank statements
- You’ve given your lender two years of tax returns (including W2’s and 1099’s)
- You’ve also provided your lender with two of your most recent pay stubs

Then, there’s the final VOE (Verification of Employment) and debt-to-income ratio. Without this info, there is NO way your lender has a clear picture on the type of home (or loan) you can obtain. 99% of lenders do a great job at this. But a select few just get the application started and the lender “locked in” no matter what.

Want to avoid this kind of horror lending story? Make sure your agents are working as a TEAM with your lender to get you to settlement on time.

At Impact, we help our buyers avoid the horror of a killed home loan. So, we won’t even take a

buyer around to look at houses until we know what they’re “pre-qualified” for.

And we set them up with lenders we know and trust to set them up for success (unlike the lender in this story).



Whether they’re putting down 20% on a conventional loan (the easiest for appraisals) or 0% to 3.5% down for an FHA/VA/USDA loan, we bend over backwards to make sure the deal will go through.

And we will never set our buyers up with a lender who will do anything less.

And when it comes to our listings, we will call the lender to verify that they actually have seen the tax returns, bank statements and pay stubs with their own two eyes.

Because there are some times when surprises are a good thing - like when you’re taking your kids trick or treating or opening a holiday gift from a loved one...

But there are other times when a surprise is the LAST thing you want to have. Like on the 5th week of a home loan process or when you’re waiting for a contingency loan to determine whether or not you’ll finally get that “dream home” you’ve been working so hard to earn.

So, this fall leave the ghouls and goblins at the front door and trust Impact to guide you towards the right lenders and agents who will get the job done right.

IMPACT CLUB™

LINEAL GROWTH... [IMPACTCLUB® UPDATE]



In Business and in Life you are constantly striving for improvement, however the results of the growth come in spurts.

Have you ever gone on a diet?

Might lose 10 lbs the first week, another 7 lbs the 2nd week and then boom. The 3rd week nothing. Then the 4th week, you are still doing the same activity and have the same diet as you did in week one, but now you lose 2 lbs. Then all of a sudden the 5th week you lost 8 lbs.

Why is this?

Because improvements and growth aren't lineal. Same thing in business, you implement a new strategy or system, a new piece of content and then your business grows 300% in a year, then the next year it levels off. Then you make a new innovation and you get a 5% increase, and finally another and get another 400% growth. I was reading an article the other day that explained why businesses had such a hard time going from \$500k revenue to \$10M in revenue.

The Answer – Systems and Processes.

Once proper structure is put in place where the reliance is less on individuals to perform a task and more reliance is put on the system, on the process then Human error is eliminated and true growth can happen.

That is what we are doing with ImpactClub®

The build out of the website, of the registration process, of the charity nomination process, of how the events are filmed and documented we are doing everything we can do to make ImpactClub® 'human proof'. Is the growth lineal? Nope. When we first launched we were able to get 182 members to our first event, then we had 232 members. Then we'd gain some, lose some, gain some more. Just like weight loss.

But guess what? The next Event on Tuesday November 13th we will eclipse the 300 member mark and before long we'll be at 500, then 1,000 members.

Why? Because we are putting systems in place for growth and congruency across the ImpactClub® platform.

One of those systems is having charities register at ImpactClub® so that we have their information on file, we can promote their charity, we have their write-up, we have their information so that members can go and read about local charities and nominate/amplify the charity of their choice, which increases the likelihood of them presenting.

The more amplifications a charity receives, the more 'ballots' they get entered to the random drawing of the 3 charities.

So, if you are a local non-profit, or if you volunteer at a local non-profit, or if you support and have a favorite non-profit, then send them to <https://impactclub.com/charity-registration/> They only have to register/sign-up once and they will forever be in our system for future nominations!

As always, thanks for your support and spread the word of next ImpactClub® on Tuesday Nov. 13th at The Blue Side Tavern....

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Or Call/Text to 410-422-5826

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 Verdi is an awesome realtor. My house sold in a few days of putting it in the market. It was a breeze. Eric took great care of me. I'm relocating to South Carolina but I feel like I made a true friend in Eric. – Linda C.

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