

IMPACT MARYLAND MONTHLY

with Stacy Allgood-Smith

"HOW TO THRIVE IN EVERY KIND OF MARKET"

JUNE 2019



Cheeseburgers or Filet Mignon?

Discovering the Right "Flavor" of Home for YOU

Ever met those "Coach-bag" kind of realtors?

You know the ones I'm talking about. And I don't mean to say anything bad about the brand Coach. Some of my friends and family (ahem-Nita) prefer that name brand kind of life.

Me? I'm more of a Target kind of girl. (Heck, I'm even okay with a Goodwill purse from time to time).

Of course, there has to be a bit of that Coach essence, or je ne sais quoi, in me whenever I go out to a steakhouse with my husband Rick. His order? A cheeseburger? Mine? A filet mignon with all the trimmings. (PSA – Filet Mignon is not seafood, by the way, but that's another story for another day.)

Sure, I tease him about it. But my philosophy is that as long as you're being yourself, no one has the right to judge ... whether it's about your order at a restaurant or how you've chosen to find or create the home of your dreams.

Like a good piece of steak, a home made just to suit your style is the only way you're going to love where you live long-term.

It's something my neighbors figured out for themselves about 2 ½ years ago, right after they bought the property next door to ours. At first, their plan was to renovate the entire home — top to bottom. Then, over time, they decided the home that needed "a little love" at first *actually* needed more work than it was worth to put in.

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.'

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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.

So...instead of renovators, they decided to become rebuilders.

They tore the house down and started the process of creating what they really wanted. They bought the same plans as a friend's home they loved, made some modifications, and got to work. First, with a timber frame. Then, adding a loft, and laying the floors. The



Neighbor's House Top: Timber frame
Bottom: roof and sides on the house, and timber frame of the workshop starting

end result is going to be a beautiful and sturdy lodge-feel home, which they hope to move into this fall or possibly winter.

Meanwhile, my nephew is also planning to move into his own new construction home.

For him, the process was a bit different. He and his wife bought the property back in December and knew exactly what they wanted from the get-go. A lovely home with a beautiful porch, overlooking the hills.

He's very much a "git-r-done" kinda guy, acting as General Contractor so that it can get done and they can move in this summer.

It's been fascinating to watch the two different homes being built.

Different timelines, different plans, but with the same goal in mind: move in!



Nephew's House Don't you love the porch?

Again, there's never a right or wrong way to go about achieving your dream -- especially when it comes to where you will lay your head for the next few decades. It's also the way we look at things at Impact.

Reading over some of the past Impact Maryland Real Estate partners' newsletters, it struck me that each of us with Impact Maryland Real Estate are so very different - and in different stages of life.

First, we've got Eric -- our broker, our mastermind, our guru. Then there's Brittany (AKA Hashie) who is a partner agent like me and is, of course, a dynamite agent. But more importantly, she's raising three girls and touts herself as "Messy Mama." Katie Warfield, another partner agent, works full-time in an office far, far away, so sadly, I don't get to see her as often.

Then SueMart, (aka Susan Martin), our executive assistant extraordinaire, who keeps Eric organized and supports any of the rest of us with what we need. Her

two sons are grown and flown, leaving her and hubby as empty nesters.

And I'm in a stage all my own, working in my massage business too, nurturing my clients and my cats (one of them



Me, SueMart, Eric, and Hashie at the last Impact Club meeting.

I've recently re-nicknamed Bubba). Meanwhile, Eric's herding all of together like "cats". Not only does he run the business and try to corral the rest of us, but he's a husband, dad, son, coach, and great friend.

We are all in different phases in life, and trying to compare us is like trying to compare apples to oranges (or cheeseburgers to filet mignon).



We got to see Jeremy and Sara as he was "installed" as the new worship and congregational care pastor at Mt Joy Mennonite Church, close to Lancaster, PA.

But we all have the same goal — just like my neighbor and nephew — helping our clients find their dream homes.

Just last week, in fact, Brittany had an out-of-town commitment over the

weekend. But her buyers also needed to see a home, shortly after she was scheduled to leave. So, she turned to our team for help and sent out a group text. Her clients needed to see a house Thursday night, but she would be gone Thursday afternoon.

Myself and Katie responded at the same time. "Of course, we'll do it!"

Sure, it was a 45-minute drive each way and then an hour showing. But we know Brittany would do the same for us. We might have entirely different personalities. Some of us might be Coach-bag agents, some Target, and some (ahem, Eric) are more the entrepreneurial messenger bag type.

And our team is all the better for it!

Just recently, after a friend of mine called and told me she realized she couldn't move into a home she purchased, Eric was there to meet her with me and walk her through all of her options.

Plan A - Invest significant money into the home and turn over a renovated property to a new buyer. (This would bring some financial reward but also a lot of work).

Plan B - Put the home on the market and just see what kind of buyer might come in and opt to renovate the property for themselves, as a clean slate and fixer-upper project.

Plan C - This one was quickly ruled out, as it did not fit her lifestyle or needs.

As a widow without a desire to do much renovations, we decided that Plan B was the best way for her to go. Sure, Plan A might have earned her a few thousand dollars more in return. But was it really worth it for the heartache it would cause her?

After sitting and chatting with her for about an hour on the front porch outside her home, she realized it was not. So, the three of us came to a plan that worked best for her and her needs at the time.

Sometimes the less stressful option (Plan B in this case) is the better option. Another person, with a different personality and life stage, might have snatched up Plan A in a heartbeat. I know my nephew might have. But my neighbors might have been more on the Plan B side.

That's the beauty about real estate.

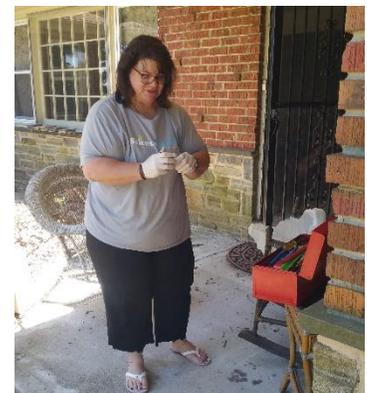
For as many home styles and locations that are out there, there are also an equal number of personalities and home journeys waiting to be fulfilled.

Trust me, home ownership is a journey all its own!

And while I might not carry a Coach bag to your home sale (That's just not me, guys) I will head right out the door with my Target bag (or Goodwill find – hey, it could be a Coach!) in tow, to help you along your path toward finding, or building, the home of your dreams.

Will you join me?

Until next month,



Changing out a front door lock for a client's house. Using tools and everything!

Stacy

Don't Forget to Have Fun!!!!

June Quiz Question

Q: In the cartoon world, who has a cousin called Slowpoke Rodriguez?

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.

May Question & Answer

Q In the cartoon world, who has a cousin called Slowpoke Rodriguez?

A: Speedy Gonzalez

Congratulations: Anna Carroll!

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

Happy Birthday

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

Kegan Edwards	June 1st	Madelyn Brosnan	June 13th	Todd Johnson	June 20th
Darren Beachley	June 2nd	Tonie Crosthwait	June 13th	Christy Steele	June 21st
Sabbella Ally	June 2nd	Chris Spangler	June 13th	Jane McClellan	June 21st
Florence Schmehl	June 3rd	Jason Hornung	June 14th	Stacey Umberger	June 21st
Samantha Diener	June 4th	Shannon Wyman	June 14th	Noah Riling	June 22nd
Lucia Monzon	June 4th	Wayne Reaver	June 14th	Eva Risbeck	June 22nd
Regan Webb	June 4th	French Hubby	June 15th	Barbara Zielinski	June 24th
Lynn Grubb	June 5th	Netasha Johnson	June 15th	Jon Steele	June 24th
Brian Orndorff	June 5th	Erin Gamble	June 18th	Barb Huggins	June 24th
Kim Baker	June 6th	Corey Zoellner	June 18th	Anya Blumer	June 25th
Andrea Willem	June 8th	Sean Bush	June 19th	Bryan Cheeseboro	June 25th
Olivia Gorman	June 8th	Craig Doody	June 19th	Courtney Kelly	June 25th
John Reitz	June 8th	Phil Hufstetler	June 19th	Colleen Bolean	June 27th
David Miss	June 10th	Morgan Thorhauer	June 19th	Emersyn Fandel	June 29th
Gabriel Riling	June 10th	Amy Surette	June 19th	Tammy Reaver	June 29th
Kady Gamble	June 12th	Laura Whitting	June 19th	Brigitte Cooper	June 30th
				Dana Defibaugh	June 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.

Real Estate Roller Coaster

Remember the last time that you rode a roller coaster? That slow and painless trek to the top of the track. You hear that 'click, click, click' sound the higher up you go. The anticipation of getting to the top seems like it takes FOREVER to reach the peak before the ride starts.



Clutching and holding on for dear life. Taking in the views of the park that are normally only seen by birds. The pit in your stomach gets bigger and bigger.

Then the screaming starts with those in front and slowly works its way back to you.

You are going a MILLION MILES an hour. Twisting, turning, jerking, the ups and downs, the loop 'de loops. Is it EVER GONNA END?

Then you slow down and pull back into the station.

Your nerves are on high. The emotions are running all different from excitement to sheer fear, and hopefully at some point you start to relax near the end of the ride.

Know what I'm talking about?

This is the same exact thing that happens in each real estate transaction. It is an emotional, draining, exciting roller coaster.

I would relate the first part of a real estate transaction, while you are out looking for a house or trying to get a contract as the long slow climb up to the point of no return. Getting that contract can take a few days, or in some instances a few months to

find the right home for your family or to get a buyer to put in an offer on your home.

Not much you can do to accelerate this process.

When a buyer finds the right home, they know it. There is immediately an emotional connection and then it is time to act/take action.

Once you negotiate your contract, then you are at the top of that roller coaster and ready to hit the excitement and 'real estate roller coaster.'

The next 30-45 days are a complete whirlwind.

Immediately after you get a contract the 'fun/thrill/emotional toll' start. Within days of a contract you will have your inspections.

This is where a lot of transactions fall apart.

You are on pins and needles to see how the house's condition is and if there are major issues that could be a 'deal-breaker' or cost the sellers thousands to tens of thousands of dollars.

If you dodge this first loop 'de loop unscaved then you move onto the next hurdle.

You have to finalize and firm up your financing with the lender. The regulations and guidelines have gotten so much tighter that it feels like the lender will ask for everything except a urine sample to give you the ok.

The appraisal takes place during this time and that could be a potential big hurdle to overcome.



If you make it past these hurdles, then you get your termite inspection, title work, insurance, finalize terms of your loan, arrange for movers, change utilities, coordinate final walkthrough, and actually move.

All of this takes place over about a 2-week period near the end of the transaction and can cause MAJOR heart ache and sleepless nights.

And there are some things that are not in your control. You get halfway through the ride and come to find out the roller coaster car in front of you hit a snag and the ride stops for you even though you haven't done anything.

This is the most frustrating hiccup of all.

Last month we had this roller coaster and it was stressful for EVERYONE on our ride.

There were 4 transactions that backed up to one another. Four Dominos that had to align perfectly for all five parties to work together to make it happen.

My clients had the 2nd and 3rd transactions in the chain. They were selling their home and buying a new home. Their buyers had to sell their home before purchasing my client's home and this was the first domino to fall.

The first domino was a HUGE hurdle that was not a typical transaction as a business was being sold with the property so there were many moving parts out of my client's control.

We had a settlement date that we had to move twice.

This meant moving companies had to be re-arranged TWICE. This meant that financing on their loan had to be extended – at a cost. This meant that the storage unit they rented to make their house show like a model had to be extended and paid for, for another month.

Not to mention the heartache of not knowing if you would actually move.

Then, the last person in the transaction, the seller of the house my clients were buying was buying a new construction and they wouldn't do the settlement on the same day.

When we finally got a date locked in all that's when the roller coaster really started to roll.

All 3 agents over 5 transactions had to work together to coordinate the moves, settlements, and manage client expectations so we didn't derail the entire process.



There must have been 50 email/text messages... 75 phone calls... and a last minute curve ball to call in a favor to a local mover to re-adjust his schedule to accommodate the new date.

But we pulled back in safe and sound.

It was the KING of all Roller Coasters... One that once you experience you are still shaking and decide that you don't want to ride the KING again.

Next time, we might want to stay on the kiddie rides



Social Media Stories

I share quite a bit on Social Media platforms, especially on Facebook. I know some of you may not be on Social Media, so here are a few of my **Social Media Stories** that got some interest, likes, and comments.

 **Stacy Allgood Smith** is eating lunch with Rick L. Smith at Grill Marx. May 14 at 2:27 PM · Clarksburg · 🌳

Anniversary lunch with my weirdo.



Would you recommend this place?

 **Grill Marx**
\$\$ · American Restaurant
4.4 Recommended by 3 friends

👍❤️ Ed Bunyan, Kimberly S. King and 120 others 37 Comments

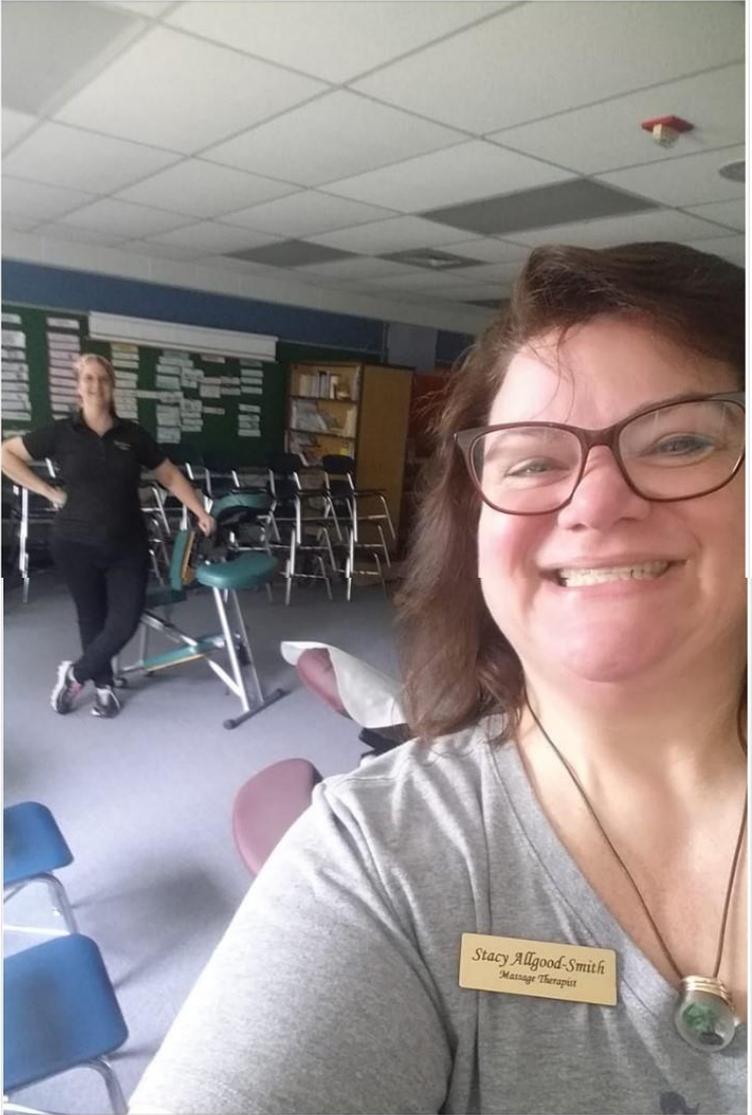
👍 Comment 🔄 Share

 **Rick L. Smith** My Weirdo Wife ha ha
Like Reply · 3w

 **Richard Saunders** Happy Anniversary u2 weirdos 🍷🍷
Like Reply · 3w

 **Stacy Allgood Smith** is with Jill Johnson at Wolfsville Elementary. May 23 at 1:25 PM · Myersville · 🌳

Seated massages! We're in my favorite! The Music room!!!!
Last Wellness Wagon of the school year. 🙄
#wellnesswagon #relaxedteachers #fcps #wolfsvilleelementary
#noPhoneSignal @jilljohnson @wolfsvilleelementaryschool



👍❤️ Harold Lindmark, Araminta Finn and 14 others 3 Comments

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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

- Impact continues to impress with their attitude, knowledge, and understanding of my needs - both buying and selling. I would never consider utilizing the skills of a different broker. (Debbie V)
- Impact did amazing in negotiating on this property on our behalf. We have used Impact twice in the past 10 months to sell and buy and would highly recommend them. (Jeremy and Tammy F.)

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