

IMPACT MARYLAND MONTHLY

With Stacy Allgood - Smith

"Keeping it Real in Real Estate"

JUNE/JULY 2021



"Honey! We Have a Problem!"

Rick and I are both on the video team at church and enjoy our time volunteering to help out. It's been super important during this last year since the majority of the last year, the services have been online only, and therefore, very tech heavy.

On Christmas Eve, Rick and I had returned home from church after volunteering to run tech for the Christmas Eve service that was recorded live and online.

As I was in the living room relaxing with some cat videos, I heard the phrase nobody wants to hear from Rick, who was in the bedroom: "Honey! We have a problem!"

That day and evening, there was a deluge of rain and only a couple days before that, there was some significant snowfall that had been melting away.

We had a leak coming from a crack in the ceiling....and it was dripping onto our bed.

That was the beginning of a six month ordeal.

That night, it started with finding a plastic drop cloth in the basement to put on the bed, along with some buckets to catch the water, to hopefully mitigate damage to our mattress.

Of course, we had to find somewhere else in the house to sleep. Our guest room has a twin size daybed, so one of us could sleep on that and the other found ourselves comfortable on the sofa.

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.



In the next few days, we were able to borrow our friends' air mattress.

To celebrate New Years Eve, we had a giant tarp put on our roof!

Did you know that having a giant tarp on your roof will lead to just about every roofing company

that drives by seeing an invitation to stop to offer an estimate?

It's true! We tested it!

One roofer tore out a piece of paper from a spiral bound notebook and left his number (on our front door) with a



The bed with the drop cloth (top) and bucket, and our "fabulous" giant tarp (bottom) *gag*

note saying he didn't have any business cards on him, but to give him a call for an estimate.

Sure, buddy, I'm going to trust that.

Not.

Needless to say, we had several estimates, including one we had gotten even before the tarp went up – because it was a company we had used before to install a roof on our old house in New Market.

But Stacy, why did it take six months?

Well, we thought that a good bit would be covered by our homeowners insurance and were waiting for that to be settled.

We had adjusters and inspectors out and of course, it seemed like every time we had a time scheduled for them to come out, it either rained or snowed, and obviously, not advisable to be up on a roof during rain or snow.

Once they came out to check it out (about 2 months into it), they determined there was some that would be covered, and they sent us a check. Then came the negotiations about potential further funds for the claim. And that's still going on, but that's a whole other story.

I was so tired of hearing the tarp flapping every time the wind blew. I also worried that with the wind coming down off the mountain, the tarp would become a kite and the 2x4's holding it down would become airborne and crash into our cars. Creating another insurance nightmare.

Finally, we couldn't wait anymore. We just needed to get it done, with or without the additional funds.

I called the roofer and got everything set up.



Getting the roofing materials delivered – at 7am on a Monday morning...and we didn't know they were coming, but didn't care! It just made it real that we were finally getting a new roof!

The first question she asked, was "what color do you want?" Knowing that materials and supplies were in short supply, I replied with, "Whatever is available."

At that point, a pink roof would have been fine with me.

She said that either pewter or colonial slate would probably be available and with our red brick house, the colonial slate would go very nicely.



Look Ma! No tarp!

In that case, our first choice was colonial slate.



And now.....

WE HAVE A NEW ROOF!!

(in colonial slate)

More importantly - NO MORE TARP!

Want to know the roofer we went with?

None of them that “just stopped by,” and certainly not that spiral notebook paper guy.



Quintessential Murland summer meal

We used the first company that we had used previously and was our very first estimate for this debacle.

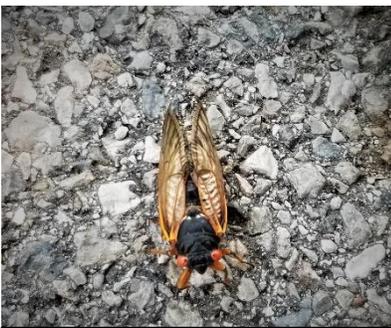
Do you know why we used their services all those years ago?

We had used their services before because I knew them through my mom and the neighborhood where I

grew up.

They were “local” folks whom I knew I could trust.

Even though I may not have known them directly at the time, I knew my mom trusted them – or at least their family.



Fascinating little creatures! How do they know when it's been 17 years anyway?

And this time, I knew, from personal experience, that I could trust them because of their services years ago.

Have you ever noticed the community groups on social

media (aka Facebook)? Sometimes they get into trash talking and insult-slinging, but most of the time, it's someone asking for a recommendation for (whatever) service. Sometimes they'll even

caveat that with – a service you have personally used and can recommend.

It does kind of crack me up, though, because most of the time you don't know any of the people making a recommendation. I think if I were asking for a recommendation, I'd put more weight on a decision, based on if someone I knew was making that recommendation.

As for me, whether in real estate or in massage, I am honored when people choose to use my services. It tells me that they trust me to the best job I can for them.

I am even more honored when people refer me to their friends and family. It not only puts me on the line to keep their trust, but it puts their reputation with their friends and family on the line.



Quintessential Damascus dessert! (aka Jimmie Cone!)

That is certainly not something I take lightly.

With the way this real estate market is going right now, you definitely want to use the services of someone you trust and who will have your best interest at hand and heart.

I hope you will think of me.

Until Next Month,

Stacy

Don't Forget to Have Fun!!!!

June/July Quiz Question

Q: What is Andy Dufresne's prisoner number?

May Question & Answer

Q: How many cards are there in a deck of Uno?

A: 108

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

Happy Birthday

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

Jackie Lamothe	June 5th	Mike Wilt	July 1st
Tom Tuel	June 6th	Mandy Staub	July 7th
Heather Siefers	June 7th	Kim Wilson	July 9th
Netasha Johnson	June 15th	Lee Callicutt	July 11th
Mary Ferrell	June 16th	Carissa Beard	July 17th
Sten Sellier	June 16th	Lou Zammichieli	July 22nd
Liza Brenneman	June 18th	Jim Bender	July 24th
Sean Bush	June 19th	Andy Giacco	July 29th
Todd Johnson	June 20th	Tracy Pattison	July 30th
John Gianni	June 20th	Jeremy Tuel	July 30th
Bryan Cheeseboro	June 25th	Colette Benton	July 31st
Colleen Bolean	June 27th		
Dana Defibaugh	June 30th		

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

IMPACT CLUB™

ImpactClub Update – \$472,000 now donated!!!

Just a couple of weeks ago ImpactClub® was BACK the way it was intended... A LIVE EVENT!

Now that COVID restrictions are loosening with more and more people getting vaccinated and the restrictions on in person events, restaurants, get together starting to lift, we, at ImpactClub® are getting back to normal also!

I can't tell you how tough it was to run ImpactClub® virtually when the foundation of what we have built and are building at ImpactClub® is to bring a 'sense of community' and belonging together every quarter. To talk to friends. To gather. To sit and listen to 3 local non-profits share their story, to hear the inflection in their voice, to listen to them PASSIONATELY speak about whom they help and the impact they are having.

ImpactClub® was built to be LIVE...

However, with COVID, we had to pivot. Like EVERYTHING else in the world there were massive changes.



What was once a HUGE community event with 200-250 people in attendance each Quarter became relegated to Zoom events. After the first 'all virtual' event in May 2020 I knew that ImpactClub® would die if we couldn't at least get some part of it 'LIVE.'

So, with Idiom's blessing and within local and state guidelines, we ran a skeleton crew of just essential personal to run the event and presenters in-person.

ImpactClub® members still had to watch online, but at least you could see the presenters on 'the stage' with the mic, with the ImpactClub® backdrop and it was 'good enough' for what we were dealing with in the world.



We did that for a year from Event #14 to Event #17 we were Virtual... And ImpactClub® still donated over \$121,000 during a pandemic.

Then on May 18th with restrictions being lifted we were BACKKKKKKKK LIVE!!!

We went into the pandemic with 306 members and we came OUT of the pandemic with 316 members.

How freaking amazing is that????

ImpactClub® Frederick actually grew during the biggest pandemic in 100 years! That goes to show you the type of people that make up ImpactClub®... dedicated and loyal members of the community that no matter what life throws at them they preserve and fight back for the greater good.

ImpactClub® Frederick members know that although they had a struggle during the pandemic that those charities and the individuals



that those charities help had and even more difficult time to make due the last year.

We might not solve every problem locally, but ImpactClub® members – like you – play their part and combined with other amazing individuals can have a MASSIVE IMPACT by combining forces.

We can't wait to break \$500,000 donated since 2017 on our next, our 19th, LIVE event in August.

Will you join us???

Become a member at www.ImpactClubFrederick.com

'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.

Food For Thought – Today's Rates

"Cheap Food is not Good... Good Food is not Cheap" was on Scotty's Bus food truck in Frederick that was a Frederick staple until Scotty retired about 10 years ago.

This saying always made me think who Scotty's competition was and what was the clientele that he was going after by this statement.

Scotty's food was always made fresh that morning, his burgers, sauce, chili, beef, pork was cooked starting at 4am everyday. The sweet tea was freshly brewed each morning, and his hotdogs, although not 'made' that day were cooked on site. And his Sauce, the 'Scotty Sauce' was something special... not too sweet, just sweet enough and the perfect topping for meat. We, recently, have reverse engineered the sauce and have it 99% match 😊

It was that care in preparation that would have 15, 20, 40 people standing in line for up to an hour to get lunch.

If you wanted 'fast food' that was cheap you could always go a couple blocks away to McDonalds. There is a time and place for the McDonalds of the world and there is a clientele for their food, but there is an even more loyal clientele for homemade goodness of Scotty's. Scotty's business was 100% built on word of mouth and it was like you had to know a current customer to even be allowed 'on the Bus.'

That's what makes these places special is it is like family when you know the owner and then you know a lot of the mutual clientele.

As we've talked about before OUR business at Impact is built through relationships and referrals. We definitely aren't the cheapest brokerage in town, but we are a boutique type brokerage that has additional services and complementary business... services like our 'Flip it or Sell it Program' and services from designers to stagers to cleaners to videographers and photographers to plumbers, electricians, handyman, and landscaping. That doesn't



even mention our trusted inspections, lenders, insurance agents, and title companies.

You want the 'lowest fee' that is totally your right, and that's cool, but you won't get all the ancillary services, extra benefits, attention to detail, and maximum profit that would by

working with Impact.

This goes even moreso with lenders.

There are so many moving parts that go into a real estate transaction that like an old grandfather clock with a 1,000 moving parts each one plays its role in making the clock function. Each part of a real estate transaction, each party must do their job and do it correctly or everything call fall to pieces.

With a transaction there are many steps and stars that must align to make sure the borrower 'closes' on the house and everything is smooth.

Today we're going to focus on the lender and their role in the purchasing process.

The lender is probably the SINGLE biggest factor in getting to settlement on time and ensuing the process is smooth. Having a lender involved that knows what they are doing and is accessible is PARAMOUNT when purchasing a home OR selling a home and knowing that the buyer's lender is competent.

Let me tell you 2 quick stories about why we ALWAYS tell you to work with someone local.

We tell our clients that we want to be able to reach out to the lender and wring their neck if something goes haywire and we need them available 24/7 as this market waits for no one.

A recent buyer of ours had been looking for some time and had not quite found the right house to move her and her 2 kids into. But then a house in the neighborhood that she grew up in came on the market and she HAD to have it.

We got with the lender to come up with scenarios and situations for down payments and closing costs and monthly payments on the purchase. We worked TOGETHER to make sure she was comfortable with a couple different scenarios with down payment and if the property appraised for less than the sales price.

Submitting an offer the agent told us that we were going up against 7 other offers. We included our lender partner, Mike, on the offer presentation process and he IMMEDIATELY called the listing agent to explain the type of loan, and that he had completed all his due diligence. The next day I got a call from the listing agent that said although there were 2 other HIGHER offers the sellers accepted our client's offer mainly because the lender 'knew what he was doing.'

So that's step #1.

However, unfortunately, we hit a speed bump. The appraisal came in a little lower than the sales price. We had included a buyer 'kicker' so our client had to make up that difference at settlement. I called the lender before talking to our client and Mike and I had already worked out a scenario that kept our client well within her financial comfort level to purchase.

Having a lender that know HOW TO SOLVE problems is imperative.

And not only did we: a) get the offer accepted BECAUSE of the lender. B) we worked through a low appraisal, but we SETTLED early!!!

Without this LOCAL and TRUSTED lender our client NEVER would have gotten the our client the home.

Then let me tell you the 'McDonald's' end of the spectrum.

We had a client that found a program online that helped with downpayment assistance and offered a much lower rate than the current market rates. All of this is well and good and TOTALLY within the buyers' rights to do what they feel is best for them and their family.

However, a few years back we mentioned that we were on the selling side of a transaction with this specific program and that we had to extend settlement 4 TIMES because the lender wasn't ready.

There are multiple layers to this program that has a lot of different people across the country, in different offices, in different agencies. Basically, we are dealing with a faceless man/woman that can just hide behind a computer screen.

To make a long story short we were supposed to settle on a recent Friday. The final disclosure needs to be viewed

and reviewed by the buyer by Tuesday (72 hours) ahead of settlement or the property won't do to closing.

Now let me tell you that this transaction has been nothing but red tape and jumping through hoop after hoop. Our client, the buyer has been ULTRA responsive in getting any request, any documentation to the lender in a timely fashion. We, us at Impact, and the buyer had stayed on the lender and their team incessantly throughout the process making sure they were aware that settlement was June 4th and we COULDN'T miss that date.

On the Tuesday before settlement the lender hit us with a list of conditions still needed to 'close the loan.'

No warning. No problem solving skills on how to get to settlement. No explanation. Just a 'hey we were never settling on June 4th' in an email to everyone.

This client. This FAMILY of 5 that had their entire life packed and ready to move. These beautiful people who we have known and worked with for years, they were NOT a priority to this lender!!! They were just a file number. We questioned the lender and they said 'these things happen all the time.'

We'll when you are sitting in an office behind a keyboard in Charlotte and the clients are here in Frederick it is EASY to just see them as a NUMBER.

When you can touch and hug and talk to and look someone in the eye – like WE do, and like our local lenders do – these 'borrowers' are no longer a NUMBER they are a FAMILY.

For 4 straight days we have tried EVERY avenue to help get our clients loan approved and get them to settlement but each time we are either given an excuse or just IGNORED.

Now, this poor family will either LOSE the house that they so desire OR they will pray that the seller extends settlement yet inconveniencing more people along the way.

All because this lender isn't local... And is just offering this 'great program' but not able to deliver on what was promised in the beginning.

You can either go with the homemade but delicious and reliable 'Scotty's' aka – LOCAL lender... or you can go with the cheaper, unreliable, will just treat you like a number 'McDonald's' – special program/special deal lender.

There is a time and a place for both, but unfortunately, this current market is NOT one of them.

Choose wisely. Choose local.

IMPACT MARYLAND MONTHLY

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Or Call/Text to 240-446-2210

Allgood Homes



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

- "My husband and I decided to sell the house we lived for 15 years. It's a unique property and Impact with Stacy Allgood Smith was perfect for the job! We encountered a few glitches but Stacy walked us through each step. She even bought and delivered a new built in microwave when ours broke right before closing. When I say IMPACT goes above and beyond—I mean it with all my heart. If you need a realtor use Impact and Stacy! She is all good!" – Donna S.