

MAGNOLIA MONTHLY

REAL LIFE. REAL ESTATE. ALL THINGS LOVELY.



WELCOME!

*I am so glad you are here! Pull up a chair,
grab some coffee, and stay a while.
Whether it's 3 minutes or 30, my hope is that
Magnolia Monthly and its contents bring you
inspiration and joy!*

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Running the Course

Ellie stood at the starting line of her cross country meet at Bull Run on Saturday morning. Bull Run is notorious in the world of high school cross country. Runners talk about its steep ascents and its relentless terrain as if it were a rite of passage. To toe the line there is to embrace both the challenge and the reward of one of the toughest courses in the region.

For Ellie, it was not just a race but a lesson... a physical reminder of the perseverance, strategy, and grit that life demands. And as I watched her run, I couldn't help but beam with absolute pride. She is amazing!

Driving home, I thought more about her race... and thought about the striking parallels between the winding, hilly course she faced and the complex journey of navigating a real estate transaction.

At first glance, buying or selling a home may not seem anything like racing through dirt trails and grassy fields.

Yet both experiences are defined by preparation, stamina, and the ability to face the unexpected.

Ellie's course at Bull Run told a story much like the real estate process: a story of anticipation at the start, of challenges that feel insurmountable midway, of the mental battle to keep going, and of the exhilaration that comes when you cross the finish line.

The starting line of a race is buzzing with nerves and adrenaline, just as the beginning of a real estate transaction is filled with excitement and anticipation. Ellie bounced on her toes, shaking out her arms, eyes fixed ahead. For weeks, she had trained on local trails, logging miles, building strength, preparing for this moment.

Buyers and sellers also prepare: setting budgets, getting pre-approvals, researching neighborhoods, or staging a home for the market. Everyone feels that same flutter of nerves, wondering what the journey will hold, hoping all the preparation will be enough.

I remember feeling that way buying our first house...

Then the gun fired, and the runners surged forward into the open stretch. In real estate, this is the moment a house hits the market or an offer is submitted. The pace is fast, the energy high.

Everyone feels momentum. But soon enough, the course at Bull Run reveals its true nature. Just as Ellie found herself at the base of the infamous hill... steep, punishing, demanding... buyers and sellers quickly encounter their first challenges. Maybe it's a competing offer that drives up the price, a surprise inspection issue, or unexpected delays with financing. Like that hill, these challenges feel daunting. The temptation is to slow down or even stop.

But the seasoned runner... and the savvy agent guiding their client... knows to lean in, use their training, and keep moving forward one step at a time.

After the first steep downhill comes a series of twists, turns... and more hills... through the woods. At Bull Run, runners are never quite sure what awaits around the bend. The footing can be tricky, and pacing becomes critical.

In real estate, these twists are the unpredictable changes that can arise. A buyer may suddenly change their mind, a seller might receive multiple offers, or an appraisal could come in lower than expected.

Each turn requires adjustment.

Just as Ellie had to stay nimble, adjusting her stride to the terrain, clients must rely on their agent's expertise to navigate each change without losing momentum. Success depends on staying focused, keeping balance, and trusting the plan even when the course doesn't unfold in a straight line.

And it rarely does.

Midway through the race is where doubt creeps in. Runners talk about "the wall"—that moment when the legs feel heavy, the lungs burn, and the mind whispers, You can't do this anymore. For Ellie, Bull Run's relentless hills tested her willpower. In real estate, this moment comes during the contract period. Inspections may uncover problems, negotiations may stall, or deadlines may loom.

Both experiences test endurance and patience. It is easy to feel overwhelmed, to wonder if the finish is worth the struggle. But this is where having the right support—teammates cheering on the sidelines, or an agent guiding with encouragement and solutions—makes all the difference. The middle of the race, like the middle of a transaction, is not the time to quit.

It is the time to dig deep, trust the process, and push through.

And then comes the downhill. At Bull Run, once Ellie crested a grueling climb, she was rewarded with stretches (albeit small) of downhill running where the momentum carried her forward. In real estate, these moments happen too: when an offer is accepted, when the appraisal meets value, or when repairs are agreed upon. Suddenly the process feels smoother, the hardest obstacles behind. There's a sense of relief, of progress, of building speed toward the finish.

But even at the end, the course at Bull Run doesn't let runners coast. The final stretch demands every ounce of energy left. Ellie had to summon her last reserves of strength to sprint across the line. Likewise, in real estate, the closing table can be both thrilling and exhausting. Final paperwork, last-minute questions, and the logistics of moving all converge. It is the culmination of weeks or months of effort, and though tired, the participants push forward because the goal is so close.

Crossing the finish line is more than just relief... it's triumph.

Ellie's flushed face and tired smile said it all: she had conquered the course.

For buyers, receiving the keys to a new home is a moment of pure joy, the reward for perseverance. For sellers, watching the transaction close means turning the page and beginning a new chapter. Both, like finishing a race, carry pride, satisfaction, and the knowledge that the journey was worth it.

Ellie's run at Bull Run was not just about the hills she climbed or the turns she mastered. It was about resilience, strategy, and the courage to keep moving forward despite the challenges. Real estate is no different. Each transaction has its own terrain—sometimes smooth and straightforward, sometimes steep and winding. But with preparation, endurance, and the right guidance, the finish line is always within reach.

In the end, both cross country and real estate remind us of this truth: the path may not always be easy, but every hill climbed and every turn navigated brings us closer to where we want to be.

And just as Ellie discovered at Bull Run, the reward at the finish makes every step along the way worthwhile.

If you're looking for someone to guide you through the mountains and valleys... twists and turns of a home purchase, sale, or investment... I'd love to help. Serving you would be my joy!



Stacy

Family Fun Zone!

Sudoku

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

September
Trivia Question:

Q: What country first used paper money?

Everyone who texts or emails in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Amazon. Good luck!!

June/July Trivia Question:

Q:What is the oldest major professional sports league in the world?

A: MLB (Major League Baseball)

Congratulations,
Wilson Saunders!



HAPPY BIRTHDAY!!



Here are the September birthdays from our friends of Magnolia 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!

Tara Hardin	9/1	Ellie DeLisser	9/17
Erika Sesay	9/2	Coltyon Cofone	9/19
Aj Santana	9/2	Emily Winkler	9/20
Rachel Franz	9/3	Robin Dove	9/20
Mike Messer	9/3	Eli Stauffer	9/20
Katie Hoheusle	9/4	Austin Farley	9/21
Brendon Matesa	9/4	Emma Stefak	9/22
Hazel Ritzau	9/8	Tim Farley	9/22
Quinton Shifraw	9/10	Jaxon Marshall	9/23
Ellie Corob	9/12	Andy Hughes	9/24
Aisha Hartford	9/14	Liam Hoheusle	9/26
Dakota Dove	9/14	Ashleigh Stilwell	9/27
Mike Paul	9/14	Alex Stillwell	9/27
Josh Gutzman	9/14	Holly Chughtai	9/27
Cole Upchurch	9/17	Candace Welter	9/29
		Amy Weaver	9/29

STORY FROM THE STREET...

Every week, we talk with clients who are trying to make sense of mortgages, rates, and payments. And honestly? I don't blame them for being confused.

I still remember buying my first house. I was focused on one thing: "What's my monthly payment?" That number felt like the whole story. Only years later did I realize the bigger picture: your interest rate, your loan term, and even the way you make payments can change the true cost of your home by hundreds of thousands of dollars.

Let's Look at the Numbers

Take a \$500,000 loan at 6.25%. That's \$3,079 a month. Over 30 years, you end up paying \$1,108,291. Yep... more than double the price of the home.

Now, the same loan at 5.75% drops the payment to \$2,917. That's "only" \$160 less a month, but over the life of the loan it saves you almost **\$60,000**.

And here's the kicker. If you decide to round your monthly payment up to \$3,200? Suddenly you pay your loan off 6 years early. And instead of paying \$1,050,431, you "only" pay \$842,751. That's a savings of **\$208,000**.

That's not pocket change. That's college tuition. That's retirement. That's financial freedom.

Financial Arbitrage in Action

This is where the concept of financial arbitrage comes into play. Arbitrage is simply taking advantage of small differences or inefficiencies to create a big gain. In real estate financing, that could mean:

- Refinancing at the right time to save .5% on your rate.
- Making one extra payment a year to shave years off your loan.
- Redirecting what would have gone to the bank's interest into your own "wealth bucket."

The banks are counting on you to make the minimum payment for 30 years. They win if you stay on autopilot. But when you flip the script... even with small changes... you capture the gain for yourself instead of giving it away.

That's financial arbitrage. And it's one of the most powerful wealth-building tools families have.

But What About the Fed?

This week, the Federal Reserve announced they were reducing the Fed Funds Rate by .25%. Whenever that hits the headlines, my phone blows up: "*Does this mean mortgage rates are going down?*"

Here's the truth: the Fed rate and mortgage rates are related, but not the same thing.

- **The Fed Funds Rate** is what banks charge each other for overnight lending. It directly affects things like credit cards, car loans, and HELOCs.
- **Mortgage rates**, on the other hand, are tied more closely to the bond market, specifically the 10-year Treasury yield. When investors expect lower inflation or slower economic growth, bond yields drop — and mortgage rates usually follow.

So yes, Fed cuts can put downward pressure on mortgage rates, but it's not a 1-to-1 relationship. Sometimes the Fed cuts, and mortgage rates don't move at all — or even tick up if inflation fears remain.

That's why we tell clients: don't get caught up in the headlines. Control what you can control. Focus on your strategy, your budget, and smart opportunities to refinance.

A Rule of Thumb

If you are in the first 5 years of your loan and you can save at least half a percent (.5%) on your interest rate by refinancing, I believe that is the smart thing to do.

Many of you reading this probably refinanced when rates plummeted in the wake of Covid. Many more reading may not make a move for a while because of your amazing rate 😊 Who would?!

A friend recently shared that when they bought their home, they refinanced five times in five years.

No doubt, that's a LOT!

Each time, though, they lowered their payment and reduced their long-term cost. The last refinance was the big one... saving \$136,000 over the life of the loan.

That's HUGE!! Like, saving for college huge!

They explained it like this: by simply reducing their rate and shortening the term, they literally saved \$136,000.

That's money they could move straight into the "college" bucket... without ever feeling like we were cutting back or sacrificing.

That's financial arbitrage. One smart move. Huge downstream impact. (No pun intended 😊)

A Client's Story

One of our Impact clients recently refinanced using one of our trusted lenders. They were in year 3 of their loan, and we helped them drop their rate by just .5%. The result? Lower monthly payments and a projected savings of nearly **\$74,000** over the life of their loan.

When we walked them through the numbers, their exact words were:

"I can't believe this one decision will cover our daughter's first two years of college."

That's the power of strategy. That's the power of trusted relationships.

Why Trusted Lenders Matter

Here's the other key: you need people in your corner who treat you as more than a "transaction."

We've built GREAT relationships with many lenders over the years... people we trust implicitly.

These are the same lenders Spencer and I use personally. They're not just pushing loans; they're guiding families. Their #1 priority is your long-term financial health, not just getting a deal across the finish line.

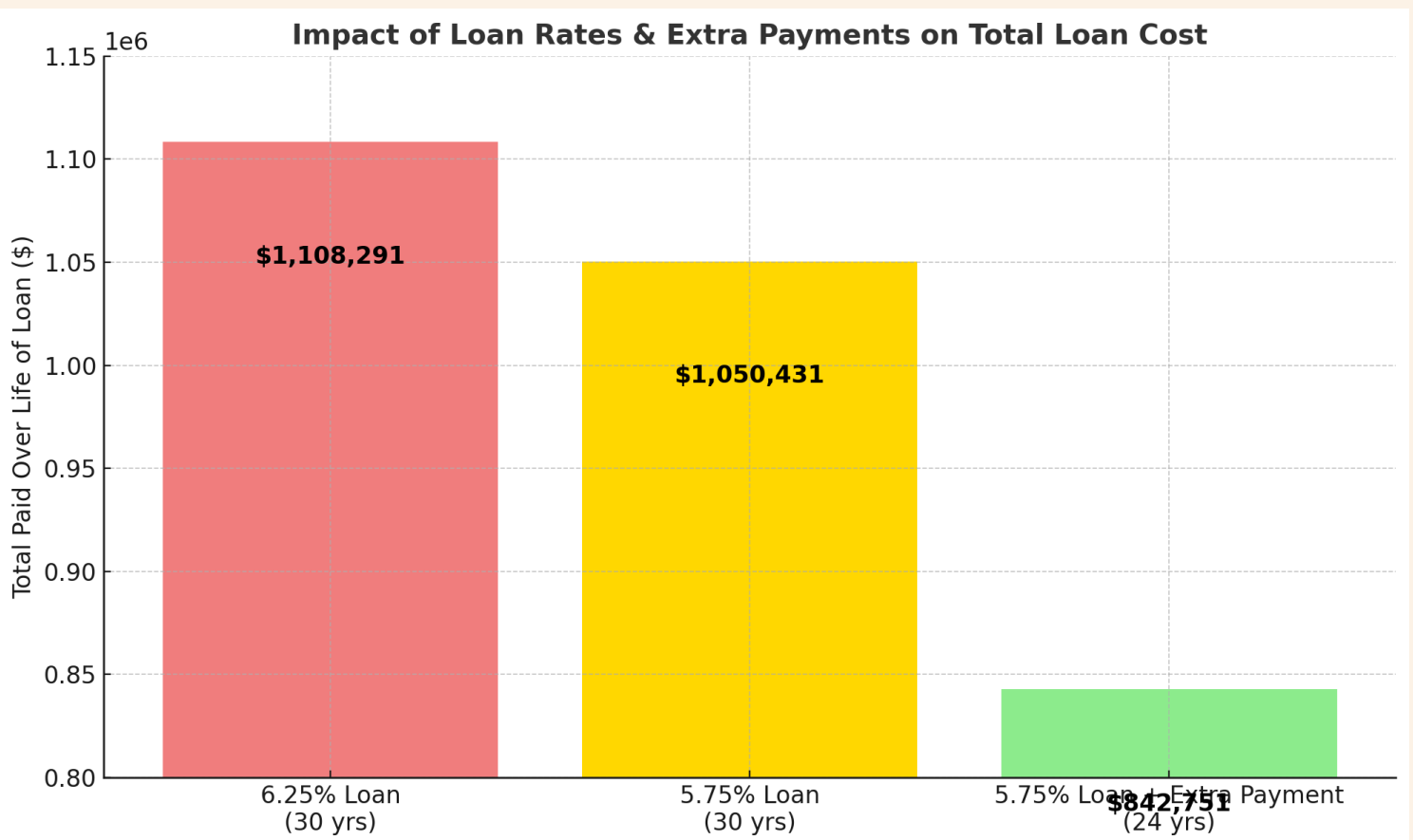
When you work with the right people, you're not just getting a loan... you're getting a plan. A strategy. A partner who cares about your financial well-being as much as you do.

The Bottom Line

Your home isn't just where you live. It's the biggest financial tool most families will ever have. The choices you make about your loan — rate, term, extra payments, refinancing — can either cost you or save you hundreds of thousands of dollars.

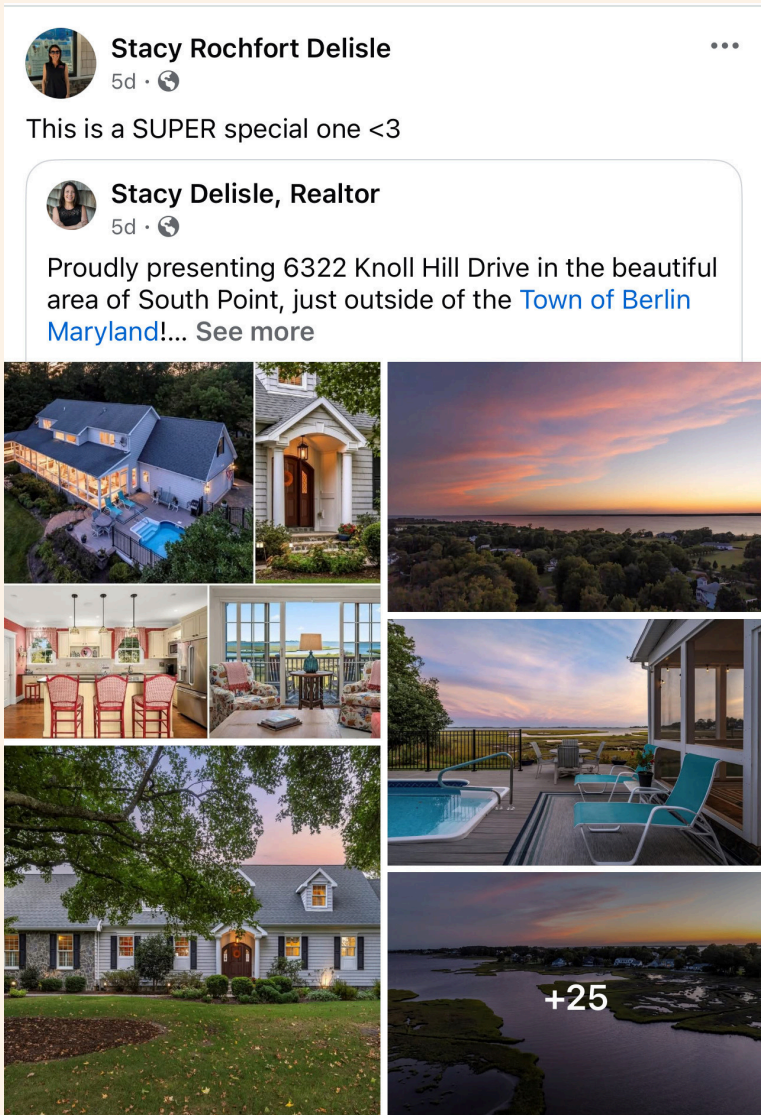
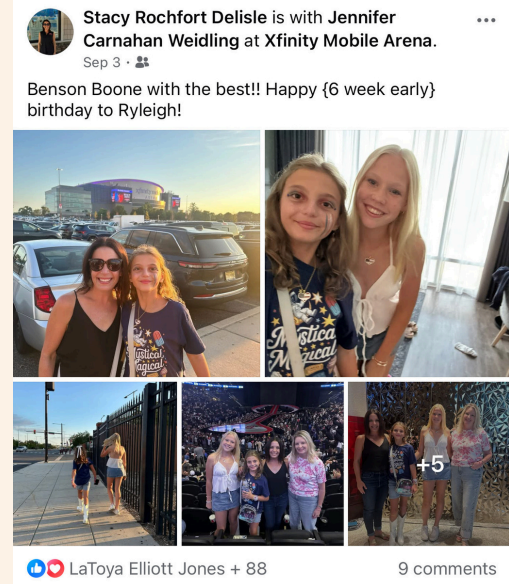
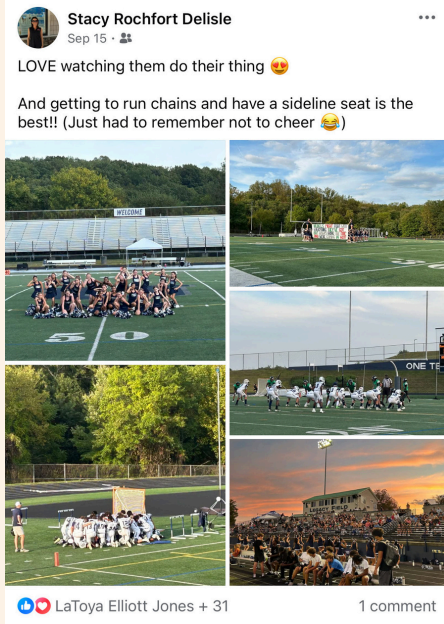
The blueprint we use at Impact Maryland Real Estate isn't just about finding you the right house. It's about teaching you how to play the financing game... how to find the small changes that create massive impact over time, with trusted lenders who put your *family's future first*.

Because in real estate, just like in sports, the scoreboard doesn't lie. Small, consistent plays win the game. And in financing? Those plays can be worth six figures. And THAT is a game changer! We are here, always happy to help!



SOCIAL MEDIA STORIES

A round up of fan favorites!



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Testimonials from *Magnolia Monthly* Members...

Stacy has been great to work with. She has helped me buy, sell, and rent properties. I have been a client of hers for many years. She is extremely friendly, knows the in and outs of real estate, and will get the job done for you. Highly recommended.

★★★★★ Gary G

Stacy was a delight to work with! She is so knowledgeable, trustworthy, and listens to what you want and need. She is the BEST in the business! She helped us find all three of our homes in each season of our growing family. ❤️ If you go with her you will not be disappointed!

★★★★★ Brittany W

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