

# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

"HOW TO THRIVE IN EVERY KIND OF MARKET"

SEPTEMBER 2025



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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## Keep Moving Forward!

Saturday mornings in the fall require waking up around 5am to start breakfast and wake Alex up for Cross Country. We've done this routine since Anthony's junior year in high school (now a sophomore in college).

For Cross Country meets they have to catch the bus somewhere between 5:30am and 6:15am to drive an hour, sometimes up to 2.5 hours away for the meet.

I don't know exactly what they do when they get there a couple hours before the race but I've heard they walk the course to know the terrain and path. They talk about strategy. They stretch and get mentally prepared to run a 5K (3.1 miles).

Then Susan and I will leave early in the morning so we can arrive 30ish minutes prior to the race to see the boys and figure out how/where we are going to track them on the course.

**If you've never been to a Cross-Country meet, it is interesting.**

All the runners and spectators start at the starting line. And the starter shoots the gun and there are hundreds of runners taking off at a single time. They run past the spectators and then the spectators take off. Some running. Some jogging. Some walking to the next 'check point' (ie: somewhere on the race course where they can watch them all come by).

*Continued on the Inside...*

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 ([EricVerdi.Impact@gmail.com](mailto:EricVerdi.Impact@gmail.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.

And this goes on 3-5 times during the race.

Spectators sprinting from check-point to check-point to find their kids/racers. Until everyone converges on the finish line to watch the racers come through.

Some of these courses are through mountains. Some parks. Some through the woods. Through streams. Through open fields.

### **All different but all the same 5K.**

Each course provides a challenge in and of itself. Along with the internal challenge and struggle of running a 5K.

This past weekend Alex ran at Great Cacapon state park in West Virginia. Definitely a challenging course through tough terrain and woods.

Two years ago Anthony and a teammate, Jackson were up near the front – they might have been leading and they took a wrong turn and ended up running like .2 miles further than everyone else. I think Ant still finished 4<sup>th</sup> or 5<sup>th</sup> for the entire field.

### **It was a running joke that year of the wrong turn.**

Last weekend Alex was right on the cusp of running Varsity field, but he was basically the first man out so he ran in the JV race.

Susan and I prepared our time to get there to see the Varsity race run and then Alex and JV was the race right after.

As we were on our way to the race – we had an arrive time about 15 minutes prior to when the Varsity race was supposed to start.

Great Cacapon is basically past Hagerstown (on Route 70) to Hancock. You take a left (south) and pass over the Potomac River and into West Virginia

and drive for about 30 minutes until you get to the park.

As we were coming through Hagerstown on 70 West we passed a road sign that said:

### **70 West ALL LANES CLOSED Past Exit 24.**

Susan and I didn't know what had happened or how long the road was going to be closed but we knew that we couldn't sit idle for 30 minutes and make the race.

Susan quickly got on her map and we got off on Exit 24 and were going to hit route 40 west which would have taken us to Hancock.

*You know when you have your maps on and you get off the route and it keeps trying to make you turn around?*

For about 2 miles off 70, it still wanted me to turn back around and get on 70 – ONLY to sit in traffic!!!!

But we didn't listen to the 'map' we went with our own DETOUR.

Then we turned to 40 West, thinking we were clear to Hancock only to see a 'road closed in 2 miles' on route 40 as well!!!

### **Back to Plan C!**

Long story short we found a 3<sup>rd</sup> route that would take us about 5 miles past where we got off on 70 and we were praying it would

take us past the 'All Lanes Closed.'

Thankfully it did!!!

Took about a 10 minute Detour BUT when we got back on 70 West there weren't any cars in sight, as they were stuck in the traffic!

We made it to the race with about 10 minutes to spare before the varsity race. And this also gave us



enough time to figure out ‘how’ we wanted to watch the race and what checkpoints we would follow Alex and Urbana.

Back to Alex. He was ranked 1<sup>st</sup> or 2<sup>nd</sup> in the JV race so he was pretty stoked about the possibility of WINNING the entire race!

BOOOOOM –(Starters Pistol) – Race Starts

He took off and ran up the hill with about 100 other runners and off into the woods and was close to the front.

Then we went to our first check point about a mile into the race. Alex and another Urbana runner – Jason – came through 1<sup>st</sup> and 2<sup>nd</sup> with Jason holding a slight lead. But at this point they were about 20/30 seconds faster than the 3<sup>rd</sup> racer.

**We went to the next check point about 2.5 miles into the race.**

I was standing with Hyatt, one of their teammates, who was injured and we were calculating they would come through around 16:30.

To our surprise Alex, now leading, and Jason came through around 12:30 into the race.

Alex tried to say something as he zoomed past us but we couldn’t understand him. Hyatt quickly realized that ‘the clock never lies’ and that they had to have missed a section of the race.

It was too late to turn back now so they inadvertently took a ‘DETOUR’ – that cut off about .6 miles of the race.

**Alex and Jason finished with the course record – hahahahaha**

Too bad they ended up racing 2.5Miles NOT the 3.1Mile/5K.

But Alex, being Alex, just kind of laughed it off. It wasn’t an intentional detour, he had missed an arrow along the track – NOW – if he was paying better attention in the pre-race walk of the trail then maybe this wouldn’t have happened.

**In life DETOURS happen DAILY!!!**

A job falls through. An opportunity looks perfect on paper, then fizzles. A relationship doesn’t go as

planned. Sometimes it’s not even a “wrong” path — it’s just the *longer* path.

Sports remind us of this constantly. A quarterback calls an audible because the defense shifted. A runner misses the inside lane and has to swing wide. It feels like a setback, but those detours often open up the exact lane needed to win.

Maren Morris says it best in her song *Detour*:  
“*Might take the long way, it ain’t the wrong way home.*” What feels like the wrong turn often ends up being exactly where you were meant to go.

*And real estate? Same thing.* A deal falls through. An inspection turns up something unexpected. Rates jump. On the surface it feels like the wrong way — but with the right Blueprint, those aren’t dead ends. They’re just detours that still get you home.

**Think about it this way — when you’re out on the roads, who do you want navigating the wheel?**

The brand-new driver who panics at the first “Road Closed” sign... or the seasoned driver who’s been down these highways a thousand times and knows every shortcut, every backroad, and every way to still get you to your destination?

Or in cross country — the rookie runner who misses the turn, or the veteran who’s run dozens of courses, knows where the arrows are, and has the confidence to adjust mid-race and still finish strong?

That’s what 23 years in real estate looks like. I’ve seen the detours. I’ve taken the long roads. I’ve navigated the wrong turns — and I’ve learned how to turn them into the fastest path home.

When life or real estate throws up a detour, remember: I’m the seasoned driver, the experienced racer. And I’ll make sure you don’t just reach the finish line... you enjoy the ride along the way.

Cheers,

*Eric Verdi*

## Don't Forget to Have Fun!!!!

### September Quiz Question

**Q:** Maryland was one of the original 13 colonies. What year did it officially become a state?

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 Amazon.

### August Question & Answer

**Q:** Which NFL quarterback holds the record for the most career fourth-quarter comebacks?

**A:** Tom Brady

Congratulations: Lisa Hawkins

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

## 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.

Landon Huffman	Sept 1 <sup>st</sup>	Paul Gauthier	Sept 9 <sup>th</sup>	Owen Migdal	Sept 20 <sup>th</sup>
Wyatt Migdal	Sept 1 <sup>st</sup>	Katie Martin	Sept 9 <sup>th</sup>	Calvin Shoemaker	Sept 20 <sup>th</sup>
Rylie Pierce	Sept 1 <sup>st</sup>	Ric Saylor	Sept 9 <sup>th</sup>	Marta Drodody	Sept 21 <sup>st</sup>
Jeanne Rhodes	Sept 1 <sup>st</sup>	Mike Steele	Sept 9 <sup>th</sup>	Carl Goldsmith	Sept 21 <sup>st</sup>
Lyla Bell	Sept 1 <sup>st</sup>	Sarah Federico	Sept 10 <sup>th</sup>	Jameson Tusing	Sept 22 <sup>nd</sup>
Lisa Tan	Sept 1 <sup>st</sup>	Khai Nguyen	Sept 10 <sup>th</sup>	Arlo Bybel	Sept 23 <sup>rd</sup>
Roshontia Haas	Sept 3 <sup>rd</sup>	Shari Scher	Sept 10 <sup>th</sup>	Samantha Koontz	Sept 23 <sup>rd</sup>
Bob Munger	Sept 3 <sup>rd</sup>	Pete DiSanto	Sept 10 <sup>th</sup>	Asher Carney	Sept 23 <sup>rd</sup>
Karin Davis	Sept 3 <sup>rd</sup>	Stacy Allgood-Smith	Sept 12 <sup>th</sup>	Nick Fegley	Sept 24 <sup>th</sup>
JJ Legambi	Sept 4 <sup>th</sup>	Jen Drescher	Sept 12 <sup>th</sup>	Owen Sacchetti	Sept 24 <sup>th</sup>
Skylar Everett	Sept 5 <sup>th</sup>	Dan Hoffman	Sept 12 <sup>th</sup>	Susan Verdi	Sept 25 <sup>th</sup>
Yvonne Linger	Sept 5 <sup>th</sup>	Patty McArdle	Sept 12 <sup>th</sup>	Silas Cavazos	Sept 26 <sup>th</sup>
Reid Sutherland	Sept 5 <sup>th</sup>	Christine Majalca	Sept 13 <sup>th</sup>	Ryan Mantua	Sept 26 <sup>th</sup>
Tyler Hollis	Sept 6 <sup>th</sup>	Raelynn Eccard	Sept 14 <sup>th</sup>	Jill Pelicano	Sept 26 <sup>th</sup>
Erica Sacchetti	Sept 6 <sup>th</sup>	Shane Gorman	Sept 15 <sup>th</sup>	Nicole Rathmann	Sept 26 <sup>th</sup>
Danny Snight	Sept 6 <sup>th</sup>	Michael Goldsmith	Sept 16 <sup>th</sup>	Quincy Cavazos	Sept 27 <sup>th</sup>
Lauren Campbell	Sept 7 <sup>th</sup>	Bill Long	Sept 16 <sup>th</sup>	Ed Verdi	Sept 27 <sup>th</sup>
Parker Miss	Sept 7 <sup>th</sup>	Ron Martin	Sept 18 <sup>th</sup>	Bret Buck	Sept 28 <sup>th</sup>
Karlie Hertzberg	Sept 8 <sup>th</sup>	CJ Cofone	Sept 19 <sup>th</sup>	Loralei Coleman	Sept 28 <sup>th</sup>
Cindy Palmer	Sept 8 <sup>th</sup>	Brady Kunka	Sept 19 <sup>th</sup>	Ann Berger	Sept 29 <sup>th</sup>
Jayden Stier	Sept 8 <sup>th</sup>	Phyllis Garnand	Sept 20 <sup>th</sup>	Dr. Julio Menocal	Sept 30 <sup>th</sup>
Anthony Verdi	Sept 9 <sup>th</sup>	Christian Horton	Sept 20 <sup>th</sup>	KELLY SIPE	Sept 30 <sup>th</sup>

Be Sure to Wish **These Friends a Happy Birthday** when 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.

## The Numbers Matter

*'Small Changes = Massive Impact*

Every week, I 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: "*Eric, 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 I 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.

## My 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.

When Susan and I bought our home, we refinanced five times in five years. Each time, we lowered our payment and reduced our long-term cost. The last refinance was the big one — we saved **\$136,000** over the life of the loan.

I remember turning to Susan and saying, *"We just paid for the kids' college."*

She looked at me like I was crazy. *"What do you mean?"*

And I explained: by simply reducing our rate and shortening the term, we literally saved \$136,000. That's money we 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.

## Real Client Story

And it's not just us. 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 Susan 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.

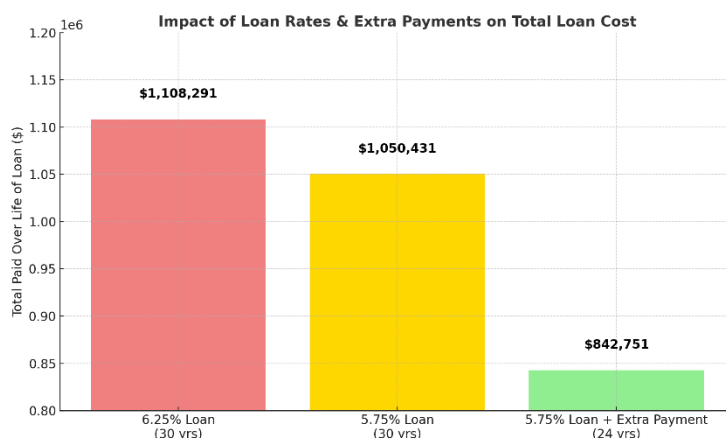
When you work with the right people, you're not just getting a loan — you're getting a plan. A strategy. A partner who cares about your financial well-being as much as you do.

## 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.



# Celebrating our AMAZING Clients!!!!



# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

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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](http://www.facebook.com/impactmarylandrealestate)

- We cannot recommend Eric Verdi with Impact Maryland Real Estate highly enough. We were both selling our home and searching for a new one in Frederick County, and it turned into a long and stressful journey after two failed contracts before our house finally sold. Through it all, Eric was the reason we made it to the finish line - being able to settle on both houses on the same day was nothing short of a miracle!

His communication was outstanding — always prompt, clear, and responsive no matter what came up. He was always available to us for questions and concerns (we had many), operated with a sense of urgency, and we never once felt left in the dark. Whenever we faced an unforeseen setback, Eric calmly laid out all the options, explained the pros and cons, and guided us toward the best decision. That level of patience and professionalism made an enormous difference for us.

The process of selling and buying a home can be incredibly stressful, but Eric's positive attitude, deep knowledge, and calm confidence kept us grounded every step of the way. He knew exactly what to do in every situation, and his steady guidance turned challenges into manageable steps forward. His connections made all the difference — from prep to inspection, he had trusted people ready to help address issues quickly.

Eric truly went above and beyond for us. We would never have gotten through this summer of ups and downs without him. We truly enjoyed working with him; his strong reputation is well-earned! If you are buying or selling a home, do yourself a favor and call Eric — you will not find a more dedicated, knowledgeable, and genuinely supportive realtor. — J R

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