

# IN HOUSE

WINTER 2023



Exclusive Information from the Vinny Steo Home Selling Team



Not too long ago, I heard one of my favorite leaders say these words: "Direction, not intention, determines your destination". That stuck with me. I don't know about you, but it seems I battle daily with keeping my mind and feet on a path toward productivity vs just activity. You may have heard me say in past newsletters that **Your Routine = Your Results**. For me to ensure the right direction of being productive and valuing others each day, I need to examine my habits. As you know, we can create and establish effective and productive habits but also develop bad habits. So, as I began working on **HOW to better help myself, my team, and you** as we head into a new year, I began by looking at my habits. It is amazing how you can start out with a great routine of good habits, but over time - drift. To hedge against that, I looked back at the habits of the most effective people.

You may or may not have ever read Stephen Covey's best-selling book *The 7 Habits of Highly Effective People*. If not, you should get a copy and read it. If you have, it could be time for a refresher...depending on whether you are happy with your direction or concerned your current path may not 100% end at your desired destination in life.

In the book, Covey presents an approach to being effective in attaining goals by aligning oneself to what he calls "true north" principles based on a character ethic that he presents as universal and timeless.

Most people believe they have good ethics, but again, if the outcomes or results we are getting from our daily routines are NOT what we want... we must realize something isn't quite right. How effective are you at obtaining desired results?

Effectiveness is the **balance** of obtaining desirable results with caring for that which produces those results. Covey illustrates this by referring to the fable of the goose that laid the golden eggs. He further claims that effectiveness can be expressed in terms of the P/PC ratio, where P refers to getting desired results and PC is caring for that which produces the results.

Covey promotes what he labels "the character ethic": aligning one's values with so-called universal and timeless principles. In doing this, Covey is deliberately and mindfully separating principles and values. He sees principles as external natural laws, while values remain internal and subjective. **Our values govern our behavior, while principles ultimately determine the consequences.** To better demonstrate this, Mr. Covey presents his teachings in a series of habits, manifesting as a progression from dependence through independence to interdependence. Bottom line... daily habits = desired results.



VINNY STEO

Call me today for a  
**FREE** consultation  
410-793-1616

## INSIDE:

7 Habits of Highly  
Effective People

Three Successive  
Stages of Increasing  
Maturity

Real Estate  
Investor Corner

Your Referrals  
Help the Kids!



## DIRECTION, NOT INTENTION, DETERMINES DESTINATION!

However, as they say, old habits are hard to break, so the first step is to understand where success really starts: how you think. How much time do you sit and just – think? Really analyze, even meditate on where you are and where you want to go? Tough to break a habit without knowing about it or understanding how/why you do it.

My first step to a better year in 2024 is to bridge the gap between knowing and doing. To do that, let's begin with what Covey introduces as the **Maturity Continuum**. These are three successive stages of increasing maturity: **dependence, independence, and interdependence**. At birth, everybody is dependent, and characteristics of dependence may linger; this is the first and lowest stage of maturity. **Dependence** means you need others to get what you want.

All of us began life as an infant, depending on others for nurturing and sustenance. I may be intellectually dependent on other people's thinking; I may be emotionally dependent on other people's affirmation and validation of me. Dependence is the attitude of "you": you take care of me...or you don't come through and I blame you for the result.

**Independence** means you are pretty much free from the external influence [and] support of others. Independence is the attitude of "I". It is the avowed goal of many individuals, and many social movements, to enthrone independence as the highest level of achievement, but it is not the ultimate goal in effective living. There is a far more mature and more advanced level.

The third and highest level in the Maturity Continuum is **interdependence**. We live in an interdependent reality. Interdependence is essential for good leaders; good team players; a successful marriage or family life; organizations; and in relationships. Interdependence is the attitude of "we": we can cooperate; we can be a team; we can combine our talents; and we can value each other. Each of the first three habits in *The Seven Habits of Highly Effective People* is intended to help achieve independence. The next three habits are intended to help achieve interdependence. The final, seventh habit is intended to help maintain these achievements.

I am committing here and now, as you read this, to **BETTER use more effective habits!** Here is a summary of my intended habits. Feel free to call me out if you see me violating any of these.

The First Three Habits surround moving from dependence to independence (i.e., self-mastery):

### 1 - Be proactive

Talks about the concept of Circle of Influence and Circle of Concern. Work from the center of your influence and constantly work to expand it. Don't sit and wait in a reactive mode, waiting for problems to happen (Circle of Concern) before acting. Be mindful of WHO I associate with, WHAT I watch and read.

### 2 - Begin with the end in mind

Envision what you want in the future, so you can work and plan towards it. Understand how people make decisions in their lives. To be effective you need to act based on principles and constantly review your mission statement. Are you who you want to be? What do I have to say about myself? How do you want to be remembered? If habit 1 advises you to change your life to act and be proactive, habit 2 advises that you are the programmer! Grow and stay humble. All things are created twice. Before we act, we should act in our minds first, before we create something we measure twice. this is what the principle is about, do not just act, think first, is this how I want it to go and are these the correct consequences.

### 3 - Put first things first

There exists a matrix of importance vs urgency used in deciding where to invest efforts. I must understand the difference between leadership and management. Leadership in the outside world begins with personal vision and personal leadership. So, what is important and what is urgent? Priority should be given in the following order:

**Quadrant I.** Urgent and important (Do) – important deadlines and crises

**Quadrant II.** Not urgent but important (Plan) – long-term development

**Quadrant III.** Urgent but not important (Delegate) – distractions with deadlines

**Quadrant IV.** Not urgent and not important (Eliminate) – frivolous distractions

The order is important; after completing items in quadrant I, we should spend most of our time on II, but many people spend too much time in III and IV. The calls to delegate and eliminate are effective reminders of their relative priority.



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DETERMINES DESTINATION!**

The next three habits talk about interdependence (e.g., working with others):

#### 4 - Think win-win

Genuine feelings for mutually beneficial solutions or agreements in your relationships. Value and respect people by understanding a "win" for all is ultimately a better long-term resolution than if only one person in the situation had gotten their way. Think Win-Win isn't about being nice, nor is it a quick-fix technique. It is a character-based code for human interaction and collaboration.

#### 5 - Seek first to understand, then to be understood

Use empathetic listening to genuinely understand a person, which compels them to reciprocate the listening and take an open mind to being influenced by you. This creates an atmosphere of caring, and positive problem solving.

Habit 5 is greatly embraced in the Greek philosophy represented by 3 words:

- 1) **Ethos** - your personal credibility. It's the trust that you inspire, your Emotional Bank Account.
- 2) **Pathos**, the empathetic side - it's the alignment with the emotional trust of another person.
- 3) **Logos is the logic** - the reasoning part of the presentation.

The order is important: ethos, pathos, logos - your character, and your relationships, and then the logic of your presentation.

#### 6 - Synergize!

Combine the strengths of people through positive teamwork, so as to achieve goals that no one could have done alone.

#### 7 - Continual improvement!

The final habit is that of continuous improvement in both the personal and interpersonal spheres of influence. Stephen Covey names it as Sharpen the Saw. This is such a big deal, I have it as one of the Core Values of our historic real estate company, Your Home Sold Guaranteed Realty. I preach to our people the importance of balancing and renewing your resources, energy, and health to create a **sustainable, long-term, effective lifestyle**. I primarily emphasize exercise for physical renewal, good prayer (meditation, yoga, etc.) and good reading for mental renewal. And of course, service to society for spiritual renewal.

Covey explains the "Upward Spiral" model in the sharpening of the saw section of his book. Through our conscience, along with meaningful and consistent progress, the spiral will result in growth, change, and constant improvement.

This Upward Spiral model consists of three parts: **learn, commit, and do**. So, I must be increasingly educating my conscience to grow and develop on an upward spiral.

This idea of renewal by education will propel me along the path of personal freedom, security, wisdom, and power (effectiveness at being productive and valuing others). A direction to an intended destination.

#### Go Serve Big!!!



**Vinny Steo**

#### Your Home Sold Guaranteed!

Second-mile service doesn't start and end with a real estate transaction, it is a way of life. It is essentially who you are.

"A community loves on those who love on their community"  
- Dr. Ike Reighard.

#### Second Mile Service Commitments

- Exceed our client's expectations and never cut corners.
- Make it easy for everyone in the company to deliver second-mile service!
- Be exceptional stewards of revenue for Shareholders.
- Walk the walk and talk the talk of going the extra mile in the community.



# THE VIP CLIENT - REAL ESTATE INVESTOR CORNER

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Call Now at **410-793-1616**.

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Just call (410) 793-1616.

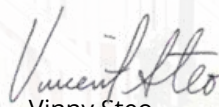
**We have special financing options available as well as tenants who will rent these homes if you need assistance with that.**

**If these homes do not interest you, then contact us about other great investment opportunities.**

**Just know the good deals go fast!**

**If you know of anyone else who may be interested in building wealth through real estate investing, please pass on my contact info or provide me with theirs.**

Thank you!

  
Vinny Steo  
**410-793-1616**

# ADDITIONAL INVESTMENT OPPORTUNITIES!!!



**3433 Hickory Ave, Baltimore, MD 21211**  
Rare Private Road in Hampden  
Short/Long Term Rental



**1539 Charlestown Ct, Edgewood, MD 21040**  
4 BR Townhome - Average Rents \$1,850/Month -  
Positive Cash Flow



**3005 Fait Ave, Baltimore, MD 21224**  
Great Canton Location - Close to Hopkins -  
Perfect Short Term Rental

## **Buyer Satisfaction Guarantee:**

Love the home, or we'll buy it back!

Call me today for a **free consultation**.  
I am here to help with your real estate needs.  
Call 410-793-1616



**603 Earleton Ct, Reisterstown, MD 21136**  
\$350,000 - ARV \$550,000 - Fix and Flip



**2512 N Longwood St, Baltimore, MD 21216**  
Positive Cash Flow - Long Term Rental

# WHAT OUR INVESTMENT CLIENTS HAVE TO SAY...



Lauren McNamara and the whole team facilitate a smooth and stress-free purchase. The Home Hunter Service was extremely helpful in finding homes that suited my needs. My very first offer was accepted despite the property being off-market! Lauren negotiated over \$12,000 off the purchase price and a 1-year home warranty paid for by the seller for my new home! This team has gone above and beyond to make sure I'm getting good value on the home and am not overpaying. Thanks again to the whole team!

- Robin J.



We needed to sell our home in Pasadena so we could purchase our next home. We had heard Vinny on the radio speaking about his CPO properties and his Guaranteed Sales Program so we decided to get him. Once we were on the market, we received multiple offers and accepted an offer that gave us top dollar, and our agent, Lawrence, negotiated that we could stay in the home for 7 days after we sold so we could take our time moving into the new home!

- Robert & Bonnie S.



Since our home was a Certified Pre-owned Home, the buyer was able to make a solid offer of \$35,000 over our list price without any inspections so we didn't have to worry about the buyer backing out based on something they found during their home inspection. The entire team was amazing with great communication, customer service, professionalism, and inside-out knowledge.

- George & Patty P.



Even during Mothers Day weekend, we had over 40 groups of families tour our home. Aaron shared with us on Monday that several offers had come in. We accepted an offer that was \$50K over our asking price and the buyer waived all inspections. My husband who was skeptical of the Certified Pre-owned Home (CPO) program in the beginning is now a believer. He said it was because of the CPO that our home sold without issue.

- Monica D.



# YOU ALWAYS HAVE THE BEST OFFERS WITH YOUR HOME SOLD GUARANTEED REALTY - VINNY STEO

## CALL 410-793-1616



### INSTANT CASH OFFER!

With our Cash Offer program, you bypass all the traditional ways of selling your home, you won't have to prepare your home to be sold and you won't have to do any showings. All you have to do is fill out the appropriate paperwork, take a few photos of your home, and we will submit the offer on your home. We will then present you with a cash offer which you may accept immediately! The best part is you get to decide when to close and when to move.



### TRADITIONAL OFFER!

You will receive offers from our powerful homebuyer programs. These exclusive programs drive high demand from homebuyers who are looking for a home to live in and call it their own. This type of offer is the highest magnitude when it comes to a timing and price. Most often, our programs generate over asking price offers and deliver to their home seller's top dollar.



### GUARANTEE OFFER!

If you choose to sell your home traditionally, our guarantee is there in the unlikely event that your home does not sell to one of our buyers within the agreed-upon timeframe, we will buy your home for the upfront guaranteed sale price we set together. Also, you're doubly protected because if you receive an offer on your home that is higher than the guaranteed sale price, you get the higher offer. Think of this as a risk-free insurance policy.



### 100% ASKING PRICE!

You never have to worry about leaving money on the table. Our team will pay you the difference if the buyer is not willing to give you your asking price. This excellent guarantee is in writing and agreed upon between you, the home seller, and Vinny Steo. There is no better security in the industry to protect your asking price when selling your home. Your asset is always protected with our 100% Asking Price Guarantee!

*6 Big Reasons*

## TO CALL VINNY STEO TO SELL YOUR HOME!

### We Have Over 12,000 Buyers in Waiting

It is likely that the buyer for your home is already in our database. Your home may already be sold! More info at [VinnyHasTheBuyers.com](http://VinnyHasTheBuyers.com)

### Your Home will Sell for \$15,000 More\*

We sell our clients' homes for an average of 4.1% more money when compared to the average area agent. On a \$365,000 home, that's an extra \$15,000 more in your pocket.

### Your Home will Sell 2.8x Faster

We sell our client's homes on average in only 11 days while the average agent sells theirs in 37 days.

### Your Home is More Likely to Sell

Not only do we sell our clients homes for more money and faster than the average agent, but your home is more likely to sell. Last year we sold homes every 31 hours!

### Proven Results

See what our clients are saying at [Zillow.com](http://Zillow.com). We can market and advertise more diligently to ensure your success. In fact, we're willing to purchase a buyer's home, so they can buy yours.

### There is NO Risk and We Offer Performance Guarantees\* to Our Clients

YOUR HOME SOLD GUARANTEED OR I'LL BUY IT\*. No gimmicks, just results! For information on our exclusive Guaranteed Sale Program, order a free report at [MDGuaranteedSale.com](http://MDGuaranteedSale.com) or call us directly at 410-793-1616.

*Go Serve Big!!! Investing in the People of Our Great Community.*

# YOUR REFERRALS HELP THE KIDS!



As you may have heard, **Johns Hopkins Children's Center** is front and center in the fight against nasty diseases that destroy or cut short the lives of children. We are thankful to have such a wonderful facility close by, doing such great work to help heal and save young people. So even as we are eager to enjoy life, others are simply hoping they can be here to live it. This is why we here at Your Home Sold Guaranteed Realty have resolved to do what we can to help. For homes we sell this year, we are donating a portion of our income to Johns Hopkins Children's Center. Our goal is to raise another \$25,000 to help them in their quest to heal, save, cure, and comfort children under their care.

## **This is Where You Can Help!**

**Who do you know considering making a move you could refer to my award-winning real estate sales team? For anyone considering a move that we help, you can rest assured that not only will they get the award-winning service we are known for, but that a portion of the income we receive from the transaction will go toward a very worthy cause.**

**I want to make it easy for you to refer your friends, neighbors, associates, or family members considering making a move. That's why I have enclosed a couple of business cards in this newsletter. Of course, you can always call me direct as well at [410-793-1616](tel:410-793-1616).**

You and your referrals mean more than ever to my team and I. As we move forward in this new season, please know we are extremely thankful for you and your being a special part of our business.

With all my appreciation,

Vinny Steo

Your Home Sold Guaranteed Realty - Vinny Steo

## **FIND OUT WHAT HOMES IN YOUR NEIGHBORHOOD ARE SELLING FOR**

### **FREE SERVICE FOR MARYLAND HOMEOWNERS**

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This information will give you a good idea of what your home might sell for if you were to put it up for sale in today's market.

**To receive a free computerized Area Home Sales Report call: 1-844-243-9419 ID# 1075**

**YOUR  
HOME  
SOLD**

**GUARANTEED REALTY®**

*Our Name is Our Promise*

**Vinny Steo**

*Go Serve Big!!! Investing in the People of Our Great Community.*