



January 2026

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Central Maryland
Since 2003!
Issue #187

**fun day
MONDAY™**

**January 2026
Trivia Question**

What common household item
was originally invented in the
1800s to prevent people from
sleeping in - not for its
modern use?



- A. The wristwatch
- B. The coffee maker
- C. The alarm clock
- D. The thermostat



Go to

www.TheFundayMonday.com

Or write

Mark@MDREPros.com

And enter the correct answer for this
months contest!
Good Luck & Have Fun!

Maryland Real Estate Professionals... Realtors With Exceptional Service For Life!

"Insider Tips For Healthy, Wealthy & Happy Living..."

Why Smart Buyers and Sellers Quietly Make Their Best Moves in January (While Everyone Else Waits for Spring)

If you believe spring is the *only* smart time to buy or sell real estate, you're not alone—and that belief might cost you thousands.

January is one of the most misunderstood months in real estate. The market feels quiet. Fewer listings. Fewer buyers. Less noise. And that's exactly why savvy buyers and sellers love it.

For buyers, January often brings something rare in real estate: leverage. With fewer people actively shopping, there's less competition and far fewer bidding wars. Buyers can slow down, think clearly, and negotiate from a position of strength.

Sellers who list in January typically aren't "just curious" - they're motivated by real life changes like job relocations, growing families, or financial planning goals.

That motivation can translate into better pricing, repair concessions, closing cost assistance, or flexible terms.

For sellers, January can be just as powerful. While inventory is lower, buyer quality tends to be higher. The people looking at homes in January aren't weekend browsers - they're serious, prepared, and ready to act. With fewer competing listings, your home gets more attention, more showings, and often stronger offers than it would in an overcrowded spring market.

Another overlooked advantage?

Strategy beats speed in January. You're not racing against dozens of other offers or rushing decisions based on emotion. You're making calculated moves with clearer data and calmer minds.

January isn't about selling fast or buying impulsively. It's about positioning yourself wisely.

And while the crowd waits for warmer weather and spring headlines, smart buyers and sellers are often making their best moves quietly, efficiently, and profitably - before the noise returns.

Get Free money-saving home tips at my web site: www.Facebook.com/MDREPros

What If I Overpay and Regret It?

1st Time Home Buyers

If you're worried about the market, you're not alone.

- ✓ Stressful Bidding Wars
- ✓ Confusing Pricing
- ✓ Scary Headlines

Get Smart Before You Buy—
Visit Own1stHome.com

Selling Sounds Stressful and Overwhelming!

If you're worried about selling, you're not alone.

Many homeowners fear:

- ✓ Constant House Prep
- ✓ Keeping Everything Tidy
- ✓ Endless Disruptions to Life

We Can Make It Easier—Visit
PreparingToSell.com

Why Most New Year's Health Resolutions Fail by February (And the Simple Alternative That Actually Works)

Every January, people declare war on their health.

Extreme diets. Aggressive workout plans. Big promises fueled by holiday indulgence and guilt. Gyms fill up, meal plans get complicated, and expectations soar.

And by February? Most of it is gone.

The problem isn't motivation. It's strategy.

Lasting health changes don't come from massive overhauls or short bursts of intensity. They come from small, boring, repeatable habits that fit into real life—especially during winter, when energy is lower and routines are harder to maintain.

January is the perfect time for a **reset**, not a reboot.

Instead of chasing extremes, focus on simple habits that actually stick:

- **Daily movement** instead of punishing workouts
- **Improving sleep** before changing everything you eat
- **Drinking more water** before buying the latest supplement
- **Managing stress** before adding more intensity to your schedule

These habits don't look impressive on social media, but they work. They create a foundation your body can build on.

Health isn't built in 30 days. It's built in systems—systems that support you when motivation fades and life gets busy.

And the people who feel their best in spring aren't usually the ones who went all-in in January. They're the ones who chose calm, consistency, and sustainability and let progress compound over time.

What If My Home Doesn't Sell?

- ✓ Months on the market...
- ✓ Shaky offers...
- ✓ Rising costs...

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DID YOU SEE THIS?



Have You Seen What Home Prices Have Done In The Past Few Years?

Are You Thinking About Selling Your Home?

Or Just Curious About What Your Home Value Is?

Find Out For FREE!!

www.MDHomesValue.com

LAUGHTER CORNER

January is the month where your alarm clock and your bed become sworn enemies.

January is just December... but without the cookies and the joy.

My New Year's resolution is to survive January. So far, it's not going great

January is when your gym membership gets used more than your Netflix account... briefly.

January is proof that time can move both fast and painfully slow at the same time.

January weather is Mother Nature's way of saying, "You had fun in December - now pay for it."

January is 31 days of "I'll start fresh tomorrow."

The hardest thing about January isn't the cold- it's pretending you're motivated.

THANK YOU for reading our newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. We hope that you enjoy it and find it informative.

If you have any constructive comments or feedback it is always welcome.

AND... If you or someone you know is thinking of buying, selling, investing or financing real estate, please keep the Maryland Real Estate Professionals team in mind! We'd love to hear from you... Sincerely Your Friends From:

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ClientWelcomeKit.com

More Buyers Are Planning To Move in 2026. Here's How To Get Ready.



Momentum is quietly building in the [housing market](#). Last year, **15%** of respondents said they planned to buy a home in the next 12 months. This year, that number rose to **17%**. That 2% increase might not sound like a big jump, but in a market where buyer demand has been cooling for the past few years, it's a sign things are starting [to shift](#).

If you're in that camp and buying a home is on your goal sheet this year, this is your nudge to connect with a local agent and a trusted lender to start laying the groundwork now.

Planning To Move in Early 2026? Start with These 4 Steps

1. **Get pre-approved.** A pre-approval gives you a real understanding of your buying power and what your payment could be at today's rates. This step makes the most sense as you're ready to get serious.
2. **Run the numbers.** Look closely at all your expenses to come up with your budget. Consider what you're spending on other bills and what your monthly mortgage payment would be once you buy. That way you go in with open eyes and you don't stretch too far.
3. **Define your [non-negotiables](#).** Once you know the numbers work, figure out your must-haves. This includes your desired location, commute, layout, school district, lifestyle needs, etc. Getting clear on these now makes decisions easier once you start looking at homes.
4. **Choose your agent early.** The right agent does more than show homes. They help you understand pricing, competition, timing, and strategy before you ever write an offer.

Thinking about Buying Later in the Year? This Is Still Your Window To

Prepare. Even if buying feels like a late-2026 goal, this moment still matters. That doesn't mean big financial commitments or major lifestyle changes. It just means setting yourself up so you're ready when the timing *is* right. Here are a few low-stress ways to do that:

1. **Work on your credit.** While you don't need to have perfect credit to buy a home, your score can have an impact on your loan terms and even your mortgage rate. So, working to bring up your score has its perks.
2. **Automate your savings.** Set up automatic transfers to drive consistency and remove the temptation to spend the money elsewhere.
3. **Lean into your side hustles:** Do you have a gig you do (or have done before) to net some extra cash? Taking on part-time work, freelance jobs, or picking up a side hustle can help give your savings a boost.
4. **Put any unexpected cash to good use:** If you get any sudden windfalls, like a tax refund, bonus, inheritance, or cash gift from family, put it toward your house fund.

The common thread here? The right prep work makes a difference.

Bottom Line

If buying a home in 2026 is on your radar, let's start the conversation today. Not to rush a decision, but to make sure you know how to get ready for your moment. Because every move (whether it's next year or later) is smoother when it starts with a plan. And if you need help coming up with one that works, let's connect.



Need Help With Your Mortgage? Contact:

Dan Flavin, Sr. Mortgage Banker
Supreme Lending, NMLS 112267
Dan@1atmc.com 410-935-3528

The Dirty Little Secret About Online Home Values in January (And Why They're Often Dead Wrong)

January is when homeowners get curious.

The holidays are over. The new year has started.

And suddenly, people are typing their address into an online valuation tool to see what their home is "worth."

Here's the problem: January is one of the *worst* months for algorithm-based home values.

Most automated valuations rely heavily on recent sales data. Winter markets typically have fewer transactions, and the ones that do occur are often unique—distressed sales, off-season pricing, or homes that don't represent the broader market.

Algorithms also can't see:

- Renovations you've made
- How well your home has been maintained
- The difference between two streets in the same neighborhood
- Local demand shifts that haven't shown up in the data yet

In January, those blind spots are magnified. That's why homeowners who rely on "instant values" this time of year are often misled—sometimes by tens of thousands of dollars. A real valuation requires context, local knowledge, and human judgment.

Especially at the start of a new year. Start Here At www.MDHomesValue.com to see what your home's value is.

Fun Things To Do In The DMV This Winter!

Visit the O Street Mansion (DC)

A maze-like mansion with **100+ rooms, secret doors, hidden passages, and themed spaces**. It feels like a mix between a scavenger hunt and a historical fever dream, and it's perfect for cold winter days.

Attend the Punxsutawney Phil Adjacent

Event: Groundhog Day at National Zoo While DC doesn't have Phil, the **National Zoo celebrates Groundhog Day** with its own quirky animal predictions and educational fun

Explore Glenstone Museum in Winter Silence (Potomac, MD)

Glenstone is stunning year-round, but winter brings fewer crowds, misty landscapes, and an almost surreal calm that makes the art and architecture feel otherworldly.

Tour the Museum of Health and Medicine (Silver Spring, MD)

Not for the squeamish. This museum features **Civil War medical tools, preserved specimens, and unusual medical history** equal parts fascinating and unsettling.

Go Night Hiking with Lanterns at Great Falls (VA or MD side)

Some guided winter hikes offer **lantern-lit walks** through icy terrain. Frozen waterfalls, echoing rapids, and no crowds make it feel cinematic.

Explore Luray Caverns in Deep Winter

(VA) The caverns stay the same temperature year-round, making winter the best time to visit—plus the lack of crowds makes it feel like a secret underground world.

Go Ice Bumper Cars or Ice Skating with a Twist

Some rinks (like The Wharf or National Harbor) add **themed nights, glow skating, or ice bumper cars**, turning a classic winter activity into something memorable.



Trying to 'Save' on Commission?

This Is Where Sellers Lose THOUSANDS

It's rarely the fee that hurts—it's the pricing, exposure, and negotiation.

Get a FREE Custom Home Value
www.MDHomesValue.com

What's Your Home Worth? Find Out Here - www.MDHomesValue.com

WILL
2026
BE THE YEAR?

The market is
thawing but the
pace is unclear

2026 US Housing Market Forecast: Will the Market Find Its Footing?

Will 2026 be the year buyers stop waiting?

Forecasters are split, predicting anywhere from 1.7% to 14% growth in home sales. That 12-point gap reveals the central question facing the housing market: how much will slightly lower mortgage rates and slowly eroding lock-in effects actually unlock pent-up demand?

Nearly every major forecaster agrees the market will be more active than 2025. But beyond that consensus, predictions diverge sharply on pace and scale.

Read The Full Report At
www.MDREProsBlog.com

The January Checklist Almost No One Uses (But Everyone Wishes They Had)

January feels like a fresh start—but most people only scratch the surface.

They set goals.

They make resolutions.

They promise themselves *this* will be the year things are different.

But they skip the unglamorous groundwork that actually makes life easier when it counts.

Smart households use January differently.

They review the things no one wants to think about—until they have to.

Here's what they actually check:

- **Insurance policies** to spot coverage gaps or outdated limits
- **Beneficiaries** on accounts and policies to make sure they still reflect real life
- **Emergency contact information** for accuracy
- **Auto-renewing subscriptions** quietly draining money each month
- **Home maintenance plans** to prevent expensive surprises later
- **Important documents and digital back-ups** so nothing is lost when it matters most

None of this is exciting.

All of it is essential.

This kind of preparation doesn't eliminate problems—but it reduces panic, stress, and costly mistakes. When life throws a curveball, the people who took care of these details early are the ones who stay calm while others scramble.

January isn't just about motivation or momentum. It's about prevention.

And the quiet work you do now often becomes the reason everything feels easier later.

<p>2583Carrington.com</p> 	<p>21680LeitersburgPike.com</p> 	<p>4417Buffalo.com</p> 	<p>21680LeitersburgPike.com</p> 
<p>PRICED TO SELL!</p> <p>Discover an exceptional opportunity in the desirable Whittier Pond community, where modern living meets classic Colonial architecture.</p> <p>This charming interior row townhouse constructed in 2004, offers a spacious 2,640 square feet of versatile living space, perfect for those seeking a blend of comfort and convenience.</p> <p>STOP ON BUY!</p>	<p>HOME, OFFICE & SHOP!</p> <ul style="list-style-type: none"> 5 levels of flexible living space - Great for families, in-laws, or rental potential Dedicated office entrance - Ideal for small businesses, studios, or workshops Massive 4+ car garage + workshop - Perfect for mechanics, landscapers & entrepreneurs Spacious kitchen, dining & living areas - Designed for comfort & functionality Huge backyard - Room for gardening, livestock & more Live, work & grow - all in one place! This move-in-ready home is waiting for YOU. Opportunities like this don't come often - schedule your tour today! <p>STOP ON BUY!</p>	<p>GREAT OPPORTUNITY!</p> <p>Investor Special! This 2-bedroom, 1-bathroom ranch-style residence, built in 1972, presents a compelling investment opportunity.</p> <p>Nestled on a generous 3-acre lot, the property boasts a traditional floor plan that enhances its functional appeal.</p> <p>The serene views of surrounding trees and woods provide a tranquil setting, ideal for potential renters seeking a peaceful retreat.</p> <p>STOP ON BUY!</p>	<p>HOME, OFFICE & SHOP!</p> <ul style="list-style-type: none"> 5 levels of flexible living space - Great for families, in-laws, or rental potential Dedicated office entrance - Ideal for small businesses, studios, or workshops Massive 4+ car garage + workshop - Perfect for mechanics, landscapers & entrepreneurs Spacious kitchen, dining & living areas - Designed for comfort & functionality Huge backyard - Room for gardening, livestock & more Live, work & grow - all in one place! This move-in-ready home is waiting for YOU. Opportunities like this don't come often - schedule your tour today! <p>STOP ON BUY!</p>

Why So Many Maryland Homeowners Choose Maryland Real Estate Professionals

When it comes to buying or selling a home, the difference between an average experience and a great one often comes down to **who's representing you.**

At Maryland Real Estate Professionals with RE/MAX Realty Plus, our approach is simple: give clients more value, more exposure, and more expertise—without cutting corners.

That starts with **custom marketing.** Every client receives a **FREE custom webpage and URL** for their property, along with **professional photography, drone videos, virtual tours, and social media marketing** designed to attract serious buyers. Your home isn't just listed—it's showcased. But great marketing is only half the equation.

With **30+ years of negotiation experience** and **30+ years of marketing expertise**, we know how to position homes correctly, protect your equity, and guide you through decisions that can have long-term financial impact. From pricing strategy to contract terms, experience matters—especially in a market where small mistakes can cost thousands.

Most importantly, we believe in transparency and education. Whether you're thinking about selling now, later, or just curious about your home's value, you deserve real answers—not automated guesses. That's why we offer **FREE custom home value reports**, prepared by professionals who understand local neighborhoods, market trends, and what truly affects value.

If you've been wondering what your home is really worth—or want to understand your options - start there.

 **Get your free custom home value at www.MDHomesValue.com**

No pressure. No obligation. Just clarity, experience, and a smarter way to move forward.

When You Work With Maryland Real Estate Professionals w/ REMAX Realty Plus... You Get:



- FREE Custom URL's
- FREE Custom Webpage
- FREE Drone Video's & Pics
- FREE Video Virtual Tours
- FREE Custom Home Value
- FREE Marketing & Advertising
- FREE Social Media Postings
- FREE Professional Pics
- 30+ Years Negotiation Skills
- 30+ Years Marketing Experience
- And So Much More!

It's the Experience!

