## **WOOD ACRES**

A Real Estate Letter from Matthew Maury of Stuart and Maury Realtors

June, 2020

## Dear Wood Acres Area Resident,

For forty years I've been preaching that people buy houses when they are confident in their future. They buy when they are feeling comfortable, both personally and financially. They buy when they are optimistic about their jobs and their prospects of increased earnings going forward.

Uncertainty is the enemy of the real estate market. Turbulent times in the past have slowed real estate activity in our area. The recessions of the early 80's and early 90's are examples. 9/11 was an example. The Great Recession of 2009-2011 was an example. It's not that we didn't sell houses, but things slowed down, price appreciation ebbed and transactions in general were harder.

So, you would think that a worldwide PANDEMIC and the worst civil unrest in our country since the late 1960's would have some sort of negative effect on the real estate market. Seems logical doesn't it? **Nothing could be further from the truth**. In fact, the real estate market in the 20816 zip code and in Wood Acres specifically is **ON FIRE**. The last six months have arguably been the greatest single run in the history of Wood Acres real estate. You know



me, I've been writing this newsletter since 1980. I've earned your trust and you know I am not subject to hyperbole and overstatement. Since January the market in Wood Acres has been unbelievable.

How is this possible? On the surface, it flies in the face of real estate 101. There is massive uncertainty right now. We don't know how long it might be until an effective vaccine might end this health crisis. The optimistic estimate would be early 2021. A second wave of the virus in the Fall is a distinct possibility. The speed with which social unrest has resulted in changing viewpoints and perspectives is breathtaking as well. Each of us has rightly been asked to look into our souls and question our privilege. And this is a good thing. The stock market has lurched downward 10,000 points and then back up 8000 points. Instability has been rampant.

The multiple elements of this jump forward in value in our community are lack of inventory, historically low interest rates, and most importantly, "need." There are fewer houses willing to come on the market. If you are living in your home with your family, it's pretty hard to be for sale. It's a struggle under the best of circumstances but it's now more difficult than ever. Having strangers tromp through your home right now is not something most homeowners are willing to risk. Thus, inventory is way down and those homes that are able to be presented without this risk element, such as vacant homes, or staged homes where the sellers have just flat out left and gone somewhere else temporarily, are more easily marketed. And they are more safely visited by the public.

We've had an assortment of presentation pathways with homes that have come on the market since the pandemic surfaced. I had an incredible success story worth repeating. I sold a home on Searl Terrace nearby in late March, at the dawn of social distancing, with the pandemic exploding all around us. That house, in an estate and vacant, came on the market on a Wednesday. We rushed over there, as my buyers had lost out in a multiple contract presentation on a home on Albia Rd. just two weeks previously. They were crestfallen to have lost that house (to a Wood Acres family!). We wrote an offer on Searl immediately, well over the asking price, even though the home needed work. It was our assessment that the home was under priced at \$1,100,000, perhaps purposely. Within two days there were at least three offers and others hovering if it had gone through the weekend. We wrote the quintessential great offer: no contingencies, an escalation clause well over the asking price, huge earnest money deposit. My buyers were very strong financially.

I was thrilled for my buyers when they got the house for 60K over the price at the equivalent of \$1,160,000. They would have gone higher if necessary in their escalation. They plan a huge addition on that wonderful street, long considered the "gold standard" of the 20816 zip code. Now, we needed to sell their house on Brite Dr. near the water towers off Bradley Blvd. in Bethesda. It was once a modest 1300 sq. ft. colonial, but they added a marvelous two-story addition a few years ago. It had exactly what today's buyers are looking for. A large open family room off the kitchen and breakfast room, with a great master bedroom and bath and large closets above.

Would anyone come to look at it, priced at \$1,175,000? Everyday that passed brought more and more ominous news reports. People were dying, it seemed dangerous to leave your house. The first thing my buyers

did was **move out**, with their kids. They were fortunate to have parents in Potomac and moved into a guest cottage on the grounds. This allowed the house to be shown at anytime by anybody. Visitors didn't need to worry about breathing somebody else's "air." I arranged for a fabulous 3D virtual tour with professional photography and a killer fact sheet with floor plans etc. We recognized that these enhanced tools would provide buyers with the info they needed to assess whether they should leave their house. But still, would they come?

The house came on the market April 6th. In 36 hours we were shown 13 times. We had six offers, the house sold 80K over the asking price. It was breathtaking. Stephen Stills said "there's something happening here, what it is ain't exactly clear." Never have lyrics rung so true to me. That transaction was the canary in the mineshaft. What has transpired since then in Wood Acres bears out the impression I had that if a home could manage to safely come on the market, the public was going to trample all over themselves to buy it.

Rates are now at or below THREE percent, (which is just insane). As low as they have been in decades. This is certainly one of the driving forces resulting in a hot market. But there is a third significant reason for what is happening. That is the "need" based buyer. What they need is to get the heck our of their congested living environment. For about 15 years the market has swung towards downtown DC. Proximity to Metro has been king. The ability to walk everywhere has been king. The convenience of downtown living has appealed not only to young Millennials but also retiring Boomers seeking an alternative adventure to their suburban living experience.

But now, common laundry rooms, common hallways, lobbies, parking garages, and critically, ELEVATORS, are all seen as health risks. The flight from the congestion of downtown sidewalks and living on top of each other is real. Buyers with young kids are seeking safe shelter. The first stop out of DC along the Mass. Ave. corridor would be the 20816 zip code and no place better represents safe haven, community, and rock solid investment stature than Wood Acres. Period. It's a great reminder of everything that makes owning a Wood Acres home a great life building block. And a great investment too. This wave of buyers have a "need." Get thyself to the 'burbs"! Let's take a look at the remarkable tale of the tape from January through mid June of 2020:

This year started modestly in January before the health crisis surfaced with two homes that touted four bedrooms upstairs. They each had two story additions, but they were older. The home at 6010 Welborn Dr. had an addition from the early 1970's. It needed work and transformation. The other home at 5921 Ramsgate Rd. (my listing), had an addition from the late 90's. Again, these visions were yesterday's idea of extra space. Ramsgate came on the market at \$1,025,000, Welborn came on the market at \$999,000. Both houses struggled. There was a time in the 80's/90's when four bedrooms up was the single greatest value creator to a Wood Acres home. That notion has been obliterated. Kitchen/family rooms are now the most critical aspects of value in Wood Acres. Ramsgate struggled through two price reductions and sold for \$975K, 50K under our initial ambitions. Welborn got an offer that blew up and was subsequently sold to a different buyer for 55K under the asking price at \$940,000. These two sales were typical, the houses needed freshening, weren't quite perfect in every regard, and the final prices reflected the fact that the presence of four bedroom upstairs alone was not enough to pull them into the "seven-figure" category.

In late January a home at 5902 Gloster came on at \$839,000, got multiple offers and sold for \$850,000. It was well presented, had a typical garage conversion to den, and the original sized kitchen, plus another room on the first floor. Three bedrooms upstairs. 1740 sq. ft. above grade, good condition but not stellar. Modest upgrades. It sold immediately. A good sale and perhaps a harbinger of things to come.

Also in late January, a home on Ardmore Ct. that had been for sale for most of 2019, and had gone off the market in the Fall, was quietly sold for \$852,500 (with a 20K closing cost credit, so really \$832,500.) That home, with one of the greatest yards in the entire community, was what I refer to as a "jewel box." Small, but extremely well cared for. At 1270 square feet, the public rejected that house throughout 2019 at higher prices. The owners had paid the equivalent of \$859,000 for it just a few years ago. But it told me something that in January it was sold, without being on the market, after failing all of last year. A clever buyer found it when just about nothing else was for sale and made it happen. Good for them! Let's call these sales the "first wave"....



#3 Ardmore Ct. Sold price: \$852,500 (minus 20K credit)



5902 Gloster Rd. Sold price: \$850,000



6012 Welborn Dr. Sold Price: \$940,000



5921 Ramsgate Rd. Sold Price: \$975,000 (Matthew Maury sale)

Then, with the pandemic beginning to unfold in late February, 5905 Gloster came on the market for \$1,150,000. That's a huge number for a Wood Acres house with an original three bedroom/two bath upstairs foot print. But this house had style, inside and out, was extremely well presented, and had a truly killer kitchen. It also had "the look." Gray walls, white trim, stainless steel appliances, white kitchen cabinetry, a well groomed rear yard. Updated baths. It had the building block elements that make young buyers excited. The home got a ton of offers and the price blew up. The home sold for \$1,260,000, 110K over the asking price. These sellers paid 55K over the price to secure the Albia Rd./Springfield home they purchased for \$1,750,000. And made it all back and more so on the sale of their Gloster home. It was a wow moment, and one of the last homes to have an open house before open houses were banned and masks and social distancing got mandated for Realtors by Governor Hogan. This sale was the highest three bedroom sale in the history of Wood Acres.

But we are not done. Two weeks later in early March, literally on the last weekend of open houses without terror, 6001 Gloster came on the market. It was also an original 3BR/2BA house upstairs. It was priced at \$1,199,000 and sold for **61K over the price** at the same \$1,260,000. This proved that 5905 Gloster was no fluke. Both of these houses were exceptional in their condition and presentation and hit all the hot buttons that buyers are looking for today. **Check it out:** 









5905 Gloster

5905 Kitchen

6001 Gloster

6001 Kitchen

**Sold Price: \$1,260,000** 

**Sold Price: \$1,260,000** 

Public record showed 5905 Gloster at 1820 square feet of living space above grade, only 80 square feet more than across the street at 5902, which sold for **410K less**. Think about that! 6001 Gloster's 1736 sq. ft. was actually physically less space than 5902 according to public records. 5905 Gloster had the better backyard, but 6001 had a garage. Both had updated baths upstairs. The two sales are breathtaking.

Ok, it had been established by these sales that the public was out in force in the middle of a serious health scare. Both of these homes were occupied but the plus was that they were only for sale a few days and then the marketing was over. Would this kind of heat hold up with a more modest home, but well done? 5909 Gloster Rd. had been a rental for a very long time. The home then was renovated top to bottom, kitchen, baths, floors, paint, landscaping etc. Would the public gobble that up too? It came on the market in mid May at \$859,900, had a deluge of offers in a few days, and sold \$92,600 OVER the asking price at \$952,500. Whoa! It was the basic Wood Acres footprint. 1500 square feet, a garage below, an unfinished basement and a fairly steep hill in the backyard. But it hit the hot buttons of décor, with the expected gray walls and white trim and updated baths. While the kitchen is the original size, the choices of renovation were stellar. The agent, long time Wood Acres resident June Gardner, gave these sellers excellent advice as to how to renovate their house for maximum market impact (good job June!). And staging helps too. If you are trying to figure out how to create value, these photos are a good template as to what buyers are looking for right now:







5905 Gloster Rd.

**Sold Price: \$952,500** 

Two weeks later the next two homes came up for sale at the end of May, literally within hours of each other. They have something interesting in common. They were both purchased just three years ago. 5609 Harwick Rd. was purchased in 2017 for \$980,000, featuring a Home Stretchers/Ned Hengerer late 90's family room addition. 6009 Cobalt Rd. was purchased in Dec of 2017 for \$925,000, and featured a stunning kitchen/wall down to dining room and entry foyer transformation.

We in the real estate business often say it's good to be the only offering for sale in Wood Acres, so when both homes surfaced at the same time, we wondered what effect that would have. Bob Jenets with Stuart & Maury listed the Harwick home. The answer is that both houses just caused a ton of people to come out and see them both. We have tried to announce open houses as "by appointment only" so as to avoid a mob of people in the home at the same time. But many of the portals that post online open house information from MLS don't include comments. Sites like Redfin, Zillow etc. don't include some of the detail we were trying to convey to the public. Thus, a "throng" did indeed arrive at Harwick Rd. and some had to wait outside to enter the home so as to avoid unsafe conditions. The real estate industry is trying very hard to make the public comfortable. We always wear masks and gloves, we keep our distance, we open doors and closets so buyers can avoid touching anything. We have found ways to make people less uncomfortable. We Facetime and Zoom and video as well if needed.

Welp, the public must have indeed been "comfortable" because both of these homes sold immediately. They are pending settlement and the price that each sold for was waaaay over the asking price. I mean waaay over. In three short years, each of these owners made significant money, which is delightful and a change because since the Great Recession a lot of homeowners have been treading water. That is no longer the case if you own a great house. Both of these houses had unique features that the public reacted positively to. Let's take a look:









5609 Harwick Rd. List Price: \$1,029,000 Pending

5609 Harwick Kitchen

6009 Cobalt Rd. 6009 Cobalt Kitchen List Price: \$1,025,000 Pending

5609 Harwick is about 1932 sq. ft. in the public record, with the largest footprint of any of the three bedroom homes sold this year, but it's addition and improvements are a bit older. 6009 Cobalt is 1650 square feet above grade, but it's stylings are more recent and quite gorgeous. Essentially, we are talking about FOUR homes in Wood Acres, with less than 2000 square feet above grade, all selling over \$1,100,000. Only three homes in the history of Wood Acres have been sold over \$1,100,000 with three bedrooms upstairs prior to 2020. And two of them had a total of about 3000 square feet above grade. This gives you an idea of just what a rocket ship ride the past few months have been.

Finally, there is a "short sale" pending on Mass. Ave., originally listed in the Fall of 2019 for \$875,000. It is has been under contract several times and fell apart a few times. A short sale roughly means the loan on the home is higher than the value of the house. Lawyers get involved and the wheels of resolution move incredibly slowly. It can be hard to sell a house in a situation such as this and also hard to buy one. The home was priced at \$825,000 when it went under contract in early May.

It's not only Wood Acres that has been blisteringly hot. There have been remarkable sales throughout the 20816 zip code in 2020. **Check out some of them on the next page**. Because of the virus, fewer homes have come up for sale (making each offering very special). Lack of supply affects demand of course. There have been 74 detached single family homes settle in our zip code this year through 6/15/20. There were 90 last year in the same time period. That's a decline of 17%.

Throughout the Bethesda/Chevy Chase zip codes there have been 616 homes settled through 6/15. In 2019, that number was 749, again, a decline of 18%. But the price that these homes sold for has risen, in many cases dramatically. Of the 74 homes to settle in our zip code this year, 47 of them sold at or over the asking price. That's 57%! Last year that number was 47%, which was an impressive number but we've blown past that in 2020. Inevitably there will be a slingshot effect coming soon. As more and more sellers hear about past sales, their expectations rise and sellers start to "pile on" with asking prices. Buyers eventually sense this and pull back. It's the natural pull and tug of competing agendas.

## Remarkable 20816 sales in 2020



4610 Overbrook Rd. Brookdale List Price: \$400,000\* Sold Price: \$887,250 \*Just silly



5132 Carvel Rd. Westmoreland Hills List Price: \$1,060,000 Sold Price: \$1,100,000 2296 sq. ft. above grade



5041 Westpath Terrace Ft. Sumner List Price: \$1,087,000 Sold Price: \$1,160,000 1796 sq. ft. above grade



5804 Wiltshire Dr. Springfield List Price: \$1,098,000 Sold Price: \$1,152,000 \*Bob Jenets/ Kevin Cullinane sale



5960 Searl Terrace\* List Price: \$1,100,000 Sold Price: \$1,185,000 (25K closing credit) \*Matthew Maury sale



5804 Springfield Dr.\* List Price: \$1,149,000 Sold Price: \$1,149,000 \*Matthew Maury sale Sold quietly



5301 Elliott Rd. Westmoreland Hills List Price: \$1,449,000 Sold Price: \$1,611,000 2700 sq. ft. above grade



5422 Albia Rd. Springfield/Westwood List Price: \$1,695,000 Sold Price: \$1,750,000 2973 sq. ft. above grade



5519 Pollard Rd. Springfield List Price: \$2,450,000 Sold Price: \$2,450,000 5147 sq. ft. above grade Brand new

Because this year has been so unusual, I expect that July/August is going to be the new "May/June." Surprisingly, the hottest part of our market occurs from early March through April each year. May and June have always been very good months as well, but the air starts to come out of the balloon as summer and the end of school approaches. People go on vacation, kids go to camp, a purchase in late June may take a few months to settle, pushing up against the start of school in the Fall. Most buyers are out making decisions sooner than that.

But this year? We suspect that there will be serious buyers out in force in July and August and that some sellers who just couldn't participate during the virus dark days of March-April may well put their homes on the market this summer. The number of homes put up for sale in mid June now exceeds the previous year. A wave of listings appear to be coming.

We also often talk about the uncertainty surrounding Presidential elections. For years I have had the public say to me, "Well, if the election swings the other way there will be lots of new buyers coming to town!" Not really. It just never seems to materialize in any meaningful way. Yes, we hear about a few high profile purchases, especially downtown. A high ranking Cabinet official here, a Senator there, but Bethesda in general is not populated by the elected political class the way it was when I was growing up in the 1960's. In 1965, you could drive by Maine Senator Ed Muskie's house on Albia Rd., Michigan Senator Robert Griffin's house on Ogden, Congressman John Anderson's house on Ogden, Vermont Senator Prouty's house on Ogden, Defense Secretary Melvin Laird's house on Kirkwood. All of them resided here in Bethesda. Today, it's relatively rare. The wealth required to get to the Senate or hold a Cabinet position often results in a class that can afford Kalorama or Georgetown now. And the demands on their time require elected officials to live closer to Capitol Hill.

There is of course a cadre of supporting politicos who do filter into the Bethesda/Chevy Chase area but they are often people who maybe never left the DC area from the last time around. I won't call them "Swampers", I think the vast majority are loyal public servants with their hearts in the right place to serve. In my mind, they are silent heroes that keep the wheels of government on the rails. But if they already live here, they don't need a new house. In general, Presidential Elections are a time of uncertainty and usually that causes buyers to pause to see how it plays out. None of THAT appears to be going on this year. This market is full steam ahead.

On the previous page, I selected nine homes that sold in the past six months that are remarkable in my view. The house on Overbrook Rd. in Brookdale nearly drove me crazy. A lot of you many not understand how Zillow works. You use it to look up what they think the value of your house is, and find real estate activity. The site is easy to use and attracts a lot of casual real estate lookers. I have often said that there seem to be tens of thousands of people sitting in their underwear at 2:00am in the morning looking at real estate! Real estate agents PAY to be on the screen next to listings. Oh, not necessarily their OWN listings, it could be anybody's listing. We pay for a certain amount of minutes on the screen for certain zip codes. I only pay for 20816, and it's a hefty monthly fee. Lots of people are well intentioned in their inquiries but they rarely have an interest in developing a relationship whatsoever, they just want information, or your time and effort. Most troubling, they don't understand who they are talking to, they assume they have reached the listing agent for the house. Zillow doesn't work that way. Almost every call, or text or email I get out of Zillow requires an education process and I am honest with people to explain that I am not the listing agent for the house. There is often this "computer scramble" in which they are asking about a Sumner Village condo they saw on Zillow, they assume I know all about it, and I am furiously trying to pull it up on my phone. This is where trying to see everything that comes up for sale in a tight geographic area comes in handy. There are agents who spend hundreds of thousands of dollars per year to be on Zillow, in dozens and dozens of zip codes. That just seems nuts to me, but to each his own.

The Overbrook house was an auction. It is rare in our area, but they put the house on in January and announced that the auction in front of the house would take place in late February. They put a teaser price on it of \$400,000. There hasn't been a house sell in our zip code around 400K in decades. The phone started ringing. I must have had 50 calls. I knew before even answering the text, or email or phone call why they were calling. Somehow these buyers thought they had discovered the Holy Grail of real estate and they were going to steal a Bethesda house for 400K. I gently explained over and over that it was never going to sell for anywhere near that price. Many were unconvinced but I finally took to just directing them to the Auction House handling the property. The home sold for \$487,250 OVER the asking price at \$887,250. Duh. If it's too good to be true....

The home I sold on Searl for \$1,185,000 was really \$1,160,000. 60K over the price. We built in a 25K closing credit from seller to buyers so that my buyers could maximize their cash retention towards building an addition. They are about to embark on a fabulous two story addition to this wonderful classic home on a 'street of dreams." In the 22 years since I sold my Woodacres Dr. house and rebuilt our home with Frank Bell on Ogden Rd., there have only been two houses I would definitely have purchased if I was still looking. This was one of them! While my buyers paid 60K over the price, I still think they got a great house for less than it's worth.











The house above that sold on Albia Rd. in Springfield (that small area of Albia and part of Kirkwood in Springfield is technically called "Westwood") was an extraordinary house. Architect Jim Rill transformed that spacious split level to a very special exterior look a number of years ago. The first floor of the home was sweeping in scope. It has a pool (not for everybody, but when your kids hit a certain age, it can be a fabulous thing). The amount of square footage downstairs was remarkable too, with all sorts of extra space. It had a two-car garage. But it was hard to know what it was worth. We ended up in competition and lost that house. It was listed at \$1,695,000 and sold to the owners of 5905 Gloster Rd. for \$1,750,000. It's great house in every regard. My buyers purchased the Searl house and will add onto it significantly. Sometimes things work out for the best!

Finally, the brand new home that sold on Pollard in Springfield was an extraordinary sale. The home sold for the asking price of \$2,450,000 and was contracted for before it was even finished. The house features the newer style exterior "look" that seems to be exploding in the upper ranges. Lots of white siding and trim. This is the highest sale in Springfield by a large margin in more than a decade and the second highest sale in that community ever. I've often said that successful tear down projects that sell for great prices spawn further activity. Whether this sale was "real" at that number or just somebody that needed it and wanted it we will have to see. There are two new homes for sale in Springfield priced over \$2,000,000 right now. They are the only new homes over 2 million for sale in the zip code at this writing.

I went into this newsletter formulating a theory that the upper price ranges were not as healthy as the rest of the market. While it is true that there aren't fabulous sales well over the asking price, the hard fact is that the same number of homes over two million have been settled this year as last year. 35 in 2019, 36 this year to June 15th. There are eight pending sales right now of Bethesda homes priced over 2.0 million. Another ten are pending that were priced at or over 1.7 million. That price range has held it's own during this pandemic. And that is a testament to the nature of "work" in our area. While millions of Americans have lost their jobs or been furloughed, the "1-2%" in the DC area has been remarkably shielded for the most part. The ability to work from home is more prevalent where we live than just about anywhere. We often say we live in bubble. It's certainly being proven right now as we not only weather this storm but thrive during it...somehow.

I've sold over \$12,000,000 worth of real estate this year. Exactly how I am not sure. My younger son Patrick and his wife Charlotte moved out of their NYC apartment in March and in and with us. They finished grad school at NYU and Columbia online. They are expecting their first child and our first grandchild on 6/23. So I have tried to be extra careful about where I go and the interaction that I have. But within those parameters I have sold a listing of mine in Kensington for 100K over the price. It had five offers. I sold a house on Baltan Rd. that was not on the market in Sumner to the seller of the Kensington house. I sold a house on Springfield Dr. for a lifelong friend of mine. Eric Toumayan and I went to Woodacres Elementary together. His dad still lives in Wood Acres on Newburn Dr. I sold Eric 5804 Springfield Dr. in 1994 for \$305,000. They put a two story addition on the following year. We sold the home for \$1,149,000 this month. I sold a house that was not on the market on Ogden Rd. in my block for \$1,175,000 and a home at the corner of Ogden Ct. backing to River Rd. You would think the busy road might have an impact but we had five three offers in a couple of days! It sold 31K over the asking price. What you know and when you know it remains the key to real estate in this market.

It was sad to hear that the 4th of July Parade has been canceled this year, but it was the right decision. I feel for the young kids, you are only young once. These are moments that cannot be recaptured. Hopefully we can do something great for them later in the Fall. I feel for those young people graduating this Spring as well. During a walk around the neighborhood recently it was heart warming (and wrenching) to see the banners and yard signs honoring graduates. Whether it's a high school senior at Whitman, a Little Flower grade school grad, a Washington Episcopal School graduate, a Pyle Middle School grad, and on and on, these are rites of passage that deserve to be celebrated. It's an achievement and I salute all your kids for their hard work throughout their school years.

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The younger generation has experienced a tough road. My kids have lived through 9/11, the Sniper Incident, the Great Recession, the upheaval of the election of 2016, and now a Pandemic and social unrest. I hope they notice that their community perseveres. We are fortunate to live where we do. Both in the quality of life and our economic resiliency. This too shall pass. Do I miss baseball? More than you can imagine. Do I miss performing music with The VI-Kings? We haven't been together since we drew 250 of our friends on a Saturday night in mid February. We try to stay creative online with videos and recordings. Check out The VI-Kings on Facebook if you wish. But it's not the same as being in front of people. We probably won't play again until 2021. But again, it's the right and safe thing to do.

Sincerely,

Matthew Maury Over \$975,000,000 in career sales

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**P.S.** Just a reminder that I have the original plans to just about every in the neighborhood. I got them from the original architect Will Worland in 1986. If you are planning an addition, you don't need to pay design/build firm for "as built" drawings, I can copy them for you and you can save a bundle. Be in touch!



