



Re: Your guide to buying a home

Greetings!

In our experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door. And the way you can instantly envision your life unfolding there.

This is about more than real estate. It's about your life and your dreams.

We understand you are looking for a new home. And we want to be the real estate professional to help you. We work with each of our clients individually, taking the time to understand their unique needs and lifestyle, and we want to do the same for you.

We love matching our clients with the home they have always imagined. It's incredibly fulfilling to know we are helping them open a new chapter of their lives. That's why we work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, contact us. We'd like to prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

We appreciate the opportunity to earn your business.

Sincerely,

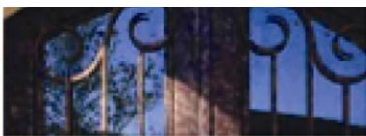
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YOUR GUIDE TO BUYING A HOME



Comfort

Home

Value



Real Estate EXCELLENCE!



prepared for:
YOU!

compliments of:

The McLaughlin Team
Jayme and Stan McLaughlin
Keller Williams Realty
905 24th Avenue NW
Norman, OK 73069

YOUR GUIDE TO BUYING A HOME



buying a home

It's all about you
The home buying process
Your lifestyle interview
The home wish list
The neighborhood of your dreams
The mortgage and loan process
Your home search
Making an offer
Closing 101
Moving checklist
Above and beyond
Why Keller Williams Realty
About us
What our clients say
Frequently asked questions

searching for a home

What's ahead
Home search notes



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it's all about you

Our real estate business has been built around one guiding principle: *It's all about you.*

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

Our focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why over 50% of our business comes from repeat customers and referrals.

Good service speaks for itself.

We look forward to the opportunity to earn your business too.



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the home buying process

There are a lot of details to be handled when purchasing a home.

This overview is designed to summarize the various steps along the path of qualifying, finding and buying a home. It is our job to streamline the steps for you, ensuring everything is completed according to plan.

In addition to this summary, we have included additional information and worksheets to make sure we find the right home, negotiate the best price and terms, and take care of all the details:

1. Consultation to analyze your specific needs and wishes

your lifestyle interview, your home wish list, the neighborhood of your dreams

2. Financial pre-qualification or pre-approval

the mortgage and loan process

3. Select and view properties

the home tour, frequently asked questions

4. Write an offer to purchase

making an offer

5. Negotiate the purchase offer

making an offer

6. Final mortgage application

the mortgage and loan process

7. Underwriting

the mortgage and loan process

8. Loan approval

the mortgage and loan process



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the home buying process

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9. Title company

the mortgage and loan process, closing 101

10. Closing

closing 101

11. Moving

moving checklist, above and beyond



your lifestyle interview

A home is about more than the number of bedrooms or bathrooms. It's about how you feel when you're in it. To really pinpoint the type of home you're looking for, consider the following questions:

1. What makes you comfortable in your current home? Is there anything in particular you'd like to duplicate?

2. What is your primary reason for searching for a new home?

3. Do you have children? What are their ages, interests and activities?

4. Do you entertain a lot? What areas of your home will you primarily use to entertain?

5. How long do you expect to live in the home?

6. Do you have any pets that stay in the house or outside?

7. Would you consider yourself to be more casual or formal?

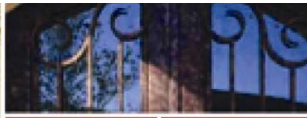
8. When you imagine your dream home, what do you see? What images come to mind?



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your home wish list

Creating a list of the desired features and amenities for your new home will help us target the properties that meet your criteria.

Please consider the following and record any notes or preferences:

1. **House style** _____

2. **Number of bedrooms** _____

3. **Number of bathrooms** _____

4. **Living room** _____

5. **Dining room** _____

6. **Family room** _____

7. **Fireplace** _____

8. **Home office** _____

9. **Kitchen** _____

10. **Basement** _____

11. **Garage stalls** _____

12. **Lot size** _____

13. **Pool** _____

14. **Age of property** _____

15. **View** _____

16. **Fencing** _____

Other requirements or comments:



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the neighborhood of your dreams

More than just the home, it's important to think about the type of neighborhood that is right for you.

Please consider the following and record any notes or preferences:

1. **Areas you would enjoy**_____
2. **Specific streets you like**_____
3. **School district(s) you prefer**_____
4. **Your work location(s)**_____
5. **Your favorite shops/conveniences**_____
6. **Recreational facilities you enjoy**_____

Any additional items to consider when selecting our target neighborhoods:_____



the mortgage and loan process

Funding your home purchase

1. Financial pre-qualification or pre-approval

Application & interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal paid for and scheduled

2. Underwriting

Loan package is submitted to underwriter for approval

3. Loan Approval

Parties are notified of approval

Loan documents are completed and sent to title

4. Title Company

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. Funding

Lender reviews the loan package

Funds are transferred by wire

Why pre-qualify?

We highly recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.



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the mortgage and loan process

continued . . .

It's all here

Keller Williams Realty strives to offer the CORE services that will meet your needs throughout the home buying process. Enjoy the convenience of one-stop shopping through our preferred partners, which meet our rigorous standards in the following areas:

Integrity

Experience

Operations

Customer service

Communication



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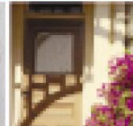
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your home search

We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to us.

When you work with us, you get:

- **Knowledgeable and professional REALTORS®**
- **Committed allies to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

We have the systems in place to streamline the home buying process for you. As part of our service, we will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the Internet**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**



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making an offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a very low offer, just to see if the seller will accept, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offers over others.

Additional Property

Often the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation.

Typically you will not be present at the offer presentation; we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counter offer. In these cases, our experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, we will work together to review each specific area of the counter offer, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



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closing 101

Prepare for it

Closing day marks the end of your home buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to the title company
- Photo IDs
- Social security numbers

Own it

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.

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moving checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

- _____ Electric
- _____ Telephone
- _____ Water
- _____ Cable
- _____ Gas

Professional Services:

- _____ Broker
- _____ Accountant
- _____ Doctor
- _____ Dentist
- _____ Lawyer

Government:

- _____ Internal Revenue Service
- _____ Post Office
- _____ Schools
- _____ State Licensing
- _____ Library
- _____ Veterans Administration

Clubs:

- _____ Health & Fitness
- _____ Country Club

Insurance Companies:

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

Business Accounts:

- _____ Banks
- _____ Cellular Phone
- _____ Department Stores
- _____ Finance Companies/Credit Cards

Subscriptions:

- _____ Magazines
- _____ Newspapers

Miscellaneous:

- _____ Business Associates
- _____ House of Worship
- _____ Drug Store
- _____ Dry Cleaner
- _____ Hair Stylist



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above and beyond

To us, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step helping you through the details after you officially own your home.

We have worked with the following service professionals, and highly recommend them to our clients:

Electrician

Mr. Electric- Bob Kueny 405-447-4811

Contractor/Roofer

Abello's Fine Homebuilding- Mark Abello 405-413-3148

Lender

Executive Lending Group- Don Spears 405-290-1424

Security Systems

TNT Security Services- Phil Langford 405-833-0848

Fences

A/M Fence- Manuel Avila 405-701-0399

Floor Cleaning

US Clean- Dorrie Giroux 405-360-0300

Home Staging

Staged by Susan- Susan Rutter 405-301-5117

Outdoor Design & Landscaping

Outdoor Escapes- Brian Scroggins 405-990-8944

Pools & Ponds

Spartan Pools & Ponds- Sam Stroud 405-360-2589

Heating & Air Conditioning

Benton Demeter 405-651-9921

Home Inspections

Vanguard Property Inspections- Phil Graham 405-570-4805

Lawn Care

Clean & Green Lawn Care- Mike Giroux 405-366-7410

Handyman Services

Squared Away Handyman Services- Ted Sholette 405-812-7092



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why Keller Williams Realty

There is a reason more and more agents are making the change to Keller Williams Realty. Here's why it matters to you:

Knowledge

Powerful curriculum through Keller Williams University keeps us ahead of trends, tools and advancements in the real estate industry.

Speed

Leading-edge technology solutions accelerate our efficiency and productivity.

Teamwork

Unlike other real estate companies, Keller Williams Realty was designed to reward agents for working together, to serve clients better.

Reliability

Keller Williams Realty was founded on the principles of trust and honesty, emphasizing the importance of having the integrity to do the right thing and always putting the customer's needs first.

Success

Keller Williams Realty is the fastest growing real estate company in North America.

When you offer a superior level of service, the word spreads fast.

As part of the **The McLaughlin Team**, we look forward to providing you with a phenomenal real estate experience!



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what our clients say

At the end of my first year of graduate school my fiancé, tired of paying rent, suggested that we buy a house. I felt panic immediately running through my veins, then a swarm of doubts stinging my brain, "realtors are vultures!" I cannot possibly deal with the stress a realtor, AND focus on school at the same time; it simply will not happen! I told him "yes," despite my concerns. We were referred to Jayme and Stan for a number of good reasons. Despite this information I was still nervous on the way to their office. But as soon as we were introduced I realized they were not going to force us into a house just to make a sale. They sincerely wanted to help us find a home. As we discussed our plans my fears and doubts trickled away. The process of buying a house does not have to be difficult, and the patience and understanding that Jayme and Stan possess is remarkable. Their motto, "May the most you hope for be the least you receive," describes them perfectly. Jayme and Stan helped us find the perfect house. One month after moving in we were married in the comfort and beauty of our backyard. We love it here. This is our home. Jayme & Stan, thank you!

Sharin & Eric

Norman, OK

I just love my new home. Jayme walked me through the whole process of buying my first home. Her help and advice were comforting. Whenever I had a question, Jayme was always available to provide the answer. I would recommend her to anyone who is thinking about purchasing a home.

Robert & Kelli

Norman, OK

We asked Jayme to help us find a home. It was our first time to buy and we felt a bit nervous about the transaction. Jayme suggested we get pre-approved before we shop. We did, with Jayme's help. We began looking and right away found our dream home. Step by step Jayme walked us through the process explaining everything. This helped us feel good about the large sum of money we were spending. From the search to the closing Jayme was there for us. Thank you Stan and Jayme! You made buying our first home seem sooo easy! We really appreciate your hard work and humor through the entire process. It was educational and fun working with you and we love our home. It is a great place for us to raise our children in! Thank you again.

Steve & Hilary Grantham

Oklahoma City, OK



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what our clients say

We contacted Jayme right after the Holidays and asked her to do a tough job. We needed a quick sell on our house because Yidi was taking a new position in Dallas and I was leaving for China in about 30 days. Jayme went right to work pricing our home and marketing it. We sold it and made it to Dallas to buy our new home, start a new job and I went to China on time. Jayme worked hard on all the details such as finding someone to repair the kitchen sink and a new roof due to hail damage. We left three weeks after listing the house and left it all up to Jayme. Thanks Jayme for taking such good care of us and our home.

Kedong & Yidi Liu
Dallas, Texas

Jayme was so helpful with the sale of our home. We had tried to sell it our selves with no success. She contacted us and was very professional in her approach. We allowed her to market our home and within days had a qualified buyer. It closed without a hitch and we were able to move to our new City on time. Jayme was prepared for everything, professional and pleasant from start to finish.

Morris & Dana Collie
Norman, OK

Thank you, Jayme & Stan! Wow, what a journey! It started about a year & a half ago...just thinking about buying a house. And then the past couple of months-intense! Thank you so much for the countless hours of looking at houses both online and in person. Thank you for going through the process of getting my heart ready, for dreaming, for risking. Thank you for helping me take very scary first steps. Thanks for countless phone calls, questions, and counsel. I'm so thankful that Jesus is our firm foundation. I do so much appreciate you both-Blessings to you!

Veronica White
Oklahoma City, OK

I contacted Jayme after being frustrated with other realtors. I had called several realtors in the Norman area because we planned to move there in a couple of months. Jayme is the only realtor that called me back in a timely fashion. In about 6 weeks we came to Norman and began our search. Jayme had kept in touch and listened to what we wanted. We found our new home on the first day we went looking. Thanks Jayme for caring about us!

Bob & Barbara Croy
Norman, OK



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frequently asked questions

How will you tell me about the newest homes available?

The Multiple Listing Service website provides up-to-date information for every home on the market. We constantly check the *New on Market* list so we can be on the lookout for our clients. We will get you this information right away the way that is most convenient for you, by phone and/or e-mail.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

We will keep you informed of all homes. We want to help you find your dream home, which means we need to stay on top of every home that's available in the market.

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of our services, let us contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. We can provide you with a moving checklist to help you remember all the details. We will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



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what's ahead

Let's look for a new home.

The following pages will deal with the homes we have selected for your review. The information we discussed about your wants, needs and desires were all taken into account when we chose these homes.

In some cases, our clients find their dream home on the first day. In other cases, it takes more time to find the right home. Rest assured, there is a home out there just right for you. We just have to find it.

To assist you in the home search journey, we have a list of homes from the Multiple Listing Service we subscribe to showing us the following information for each:

- **Photos of the home**
- **The home address**
- **The current asking price**
- **The square footage and property taxes**
- **The number of bedrooms and baths**
- **The age and lot size**
- **Unique features and comments**

Once we narrow down the list of properties that are of interest, we will:

- **Provide you with more detailed information about the home**
- **Review the county tax records**
- **Schedule a personal visit to the home**
- **Tour the home with you**
- **Determine how the asking price compares with other homes in the area**
- **Answer any questions you may have**



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