



In my 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.

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

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I 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, we'll meet to go over the entire process and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

I am so excited to get started on finding you the perfect home.

Thank you for the opportunity!
Tracy Ratcliff

YOUR GUIDE TO BUYING A HOME



compliments of:

TRACY RATCLIFF

**Keller Williams
Realty Central
Oklahoma**

**10 E. Campbell St.
Edmond, OK 73034**



Tracy Ratcliff

Personal Service, Quality Results Since 1988



It's All About You

My 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

My focus is on your complete satisfaction. In fact, I work to get the job done so hopefully you will want to tell your friends and associates about it.

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!



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Your Home Search

I love helping buyers find their dream home. That's why I 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 me.

When you work with me, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

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

- **Previewing our office listings each week after Sales Meeting**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the web**
- **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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Your Lifestyle Interview

Lifestyle

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Location

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular type of lot you're seeking?

What else is important about your location?



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Your Home Wish List

General

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a workshop, cabana, etc..?

Structure/Exterior

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?



Your Home Wish List

House – Interior

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

Bedrooms

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

Bathrooms

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Kitchen

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

Dining Room

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?



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Your Home Wish List

Living Room/Family Room

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

Summary

What are the top five things your home *needs* to have?

Beyond those five things, what is something else you really *want* to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?



The Neighborhood of Your Dreams

Please consider the following and record any notes or preferences:

Areas you would enjoy

Specific streets you like

School district(s) you prefer

Your work location(s)

Your favorite shops/conveniences

Recreational facilities you enjoy

Any additional items to consider when selecting your target neighborhoods:



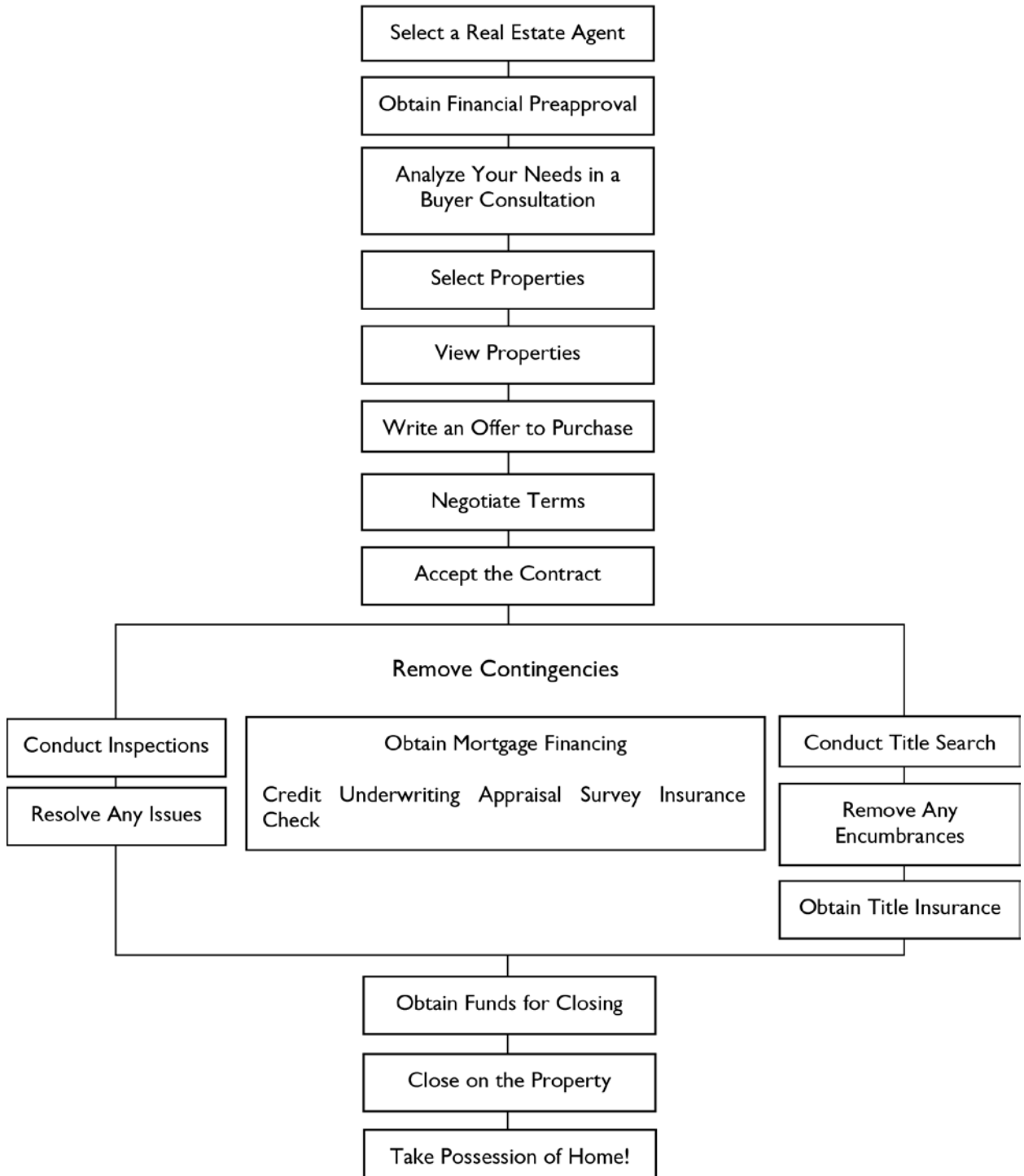
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YOUR GUIDE TO BUYING A HOME



The Home-Buying Process





The Mortgage and Loan Process

Funding Your Home Purchase

1. Financial pre-qualification or pre-approval

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal 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 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.



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 low offer just to see if the seller accepts, 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 offer 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***
- ***Seller might inform us of multiple offer situation***

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

When a counteroffer is presented, you and I will work together to review each specific area of it, 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.



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. Make the check payable to the title company you are closing with. (I will let you know ahead of time)
- Contact Homeowner's Insurance and have proof of insurance
- Photo IDs (drivers license must be current, not expired)

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.

YOUR GUIDE
TO BUYING
A HOME



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. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

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

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

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost. You're welcome to go through open houses, just let them know you're working with me and it not be a problem.

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 my services, let me 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. I will provide you with a moving checklist to help you remember all the details. I 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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YOUR GUIDE TO BUYING A HOME



How Does Someone Win or Lose With You?

WIN

- 1.
- 2.
- 3.
- 4.
- 5.

LOSE

- 1.
- 2.
- 3.
- 4.
- 5.

What do you feel you have the right to expect from me as your real estate consultant?

YOUR GUIDE TO BUYING A HOME



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 and Fitness
_____ Country Club

Insurance Companies:

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

Business Accounts:

_____ Banks
_____ Cellular Phones
_____ Department Stores
_____ Finance Companies/Credit
Cards

Subscriptions:

_____ Magazines
_____ Newspapers

Miscellaneous:

_____ Business Associates
_____ House of Worship
_____ Drugstore
_____ Dry Cleaner
_____ Hairstylist



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A GUIDE TO SELLING YOUR HOME

Service Speed

Results

What My Clients Say

I have used Tracy on 2 different occasions. Once to sell and once to buy a house. In each case, she made the process extremely easy. I had only bought or sold a couple of times over my life and Tracy was very good at leading me through the process, putting me in contact with the correct people, answering any questions and following up to ensure everything was proceeding. She was honest, thoughtful, and considerate in both cases, keeping my best interests in mind and providing insight. I would highly recommend Tracy if you are considering buying or selling a home.

Kris Goforth

Nichols Hills, OK

Tracy exceeded our expectations from our first meeting to successful closers. She was very efficient on the timely selling and buying of our homes. Tracy kept us up to date on everything and answered all our questions quickly and professionally. She has always been available as we continue to look for investment property. Tracy went the extra mile to suggest how to prepare our property to sell better. When repairs were needed she knew who to call and oversaw that they were done right and in a timely manner. Our experience with Tracy has been very positive. We recommend her to anyone looking for a reliable and dependable Realtor. We particularly appreciated her being, personable, patient, honest, and never expecting anything back in return. Her services are exemplary!

HK and Beverly Hatcher

Edmond, OK

I was a first time home buyer and only knew what my budget was going to be. Tracy was extremely helpful on gathering houses she thought would suit my needs, wants, and budget all in areas that she thought would be great. Once we began looking at houses it did not take very long for me to narrow down my choices from the information she had gathered. Tracy was a great Realtor to work with because she put in the time and effort to make the process easy as possible. I could not speak more highly of my experience with Tracy and the Keller Williams group.

Eli Ellis

Edmond, OK

When starting the search for our first home, working with Tracy was the best decision we could have made. She is an absolute delight to work with. We had a very set work schedule and did not have very much leave to use at the time, but Tracy went out of her way to work with our schedule in the evenings and on weekends. Tracy was great at providing recommendations for showings and making sure we saw everything we wanted to see. When we decided to go with a new construction home, Tracy was extremely helpful in setting up our initial meetings with the builder and following up with them throughout the building process. Tracy is very professional, courteous, a joy to work with, and made our first home buying experience wonderful. We wouldn't use anyone else.

Stephen and Katelynn Baker

Edmond, OK



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About Me

How am I different from other real estate agents?

Follow up and consistency are important to me.

Experience

1998 to present - Keller Williams Realty

1995 to 1998 – First American Title & Closing Marketing Rep

1988 to 1995 – RE/MAX Preferred Properties (obtained Oklahoma Real Estate License in 1993)

Real Estate Experience Since 1988

Geographical Areas of Service

Edmond, Deer Creek, and NW OKC

Communication

Phone Calls, E-mails, and Texts

Personal

My husband and I have been married since 1988 and we have two children (son, Austin, and daughter, Lauren along with our son-in-law, Ramiro, and our sweet grand daughter, Lakyn. We love the outdoors, riding around in our jeep, OU football games, being empty-nesters, and trying out new restaurants with our friends. Our church home is The Crossings and we feel very blessed in all aspects of our lives.

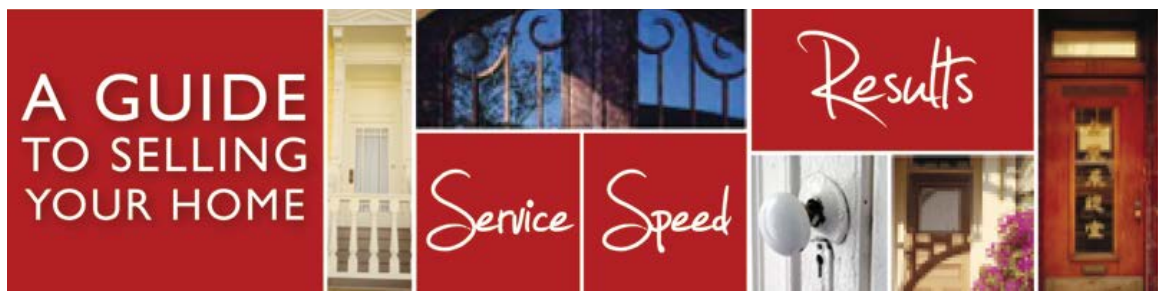
My Commitment to You

I will demonstrate honesty, commitment, dedication, compassion, and organization towards you and your transaction. My reputation is important to me and I want to create trust in our relationship for now and future endeavors.



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Why Keller Williams Realty

Technology

Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

Teamwork

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

Knowledge

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

Reliability

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

Track Record

I'm proud to work for the fastest-growing real estate company in North America and the number 1 largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.



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