

your guide to

# buying a home



## THE MARK OATMAN TEAM RE/MAX LUBBOCK

Commitment. Experience. Excellence.

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## Awards & Recognitions

- 2016 Lubbock Top Producing Individual
- 2016 RE/MAX Hall of Fame
- 2016 100 Most Influential Real Estate Agents in Texas
- 2016 RE/MAX Platinum Club
- 2016 RE/MAX Executive Club
- 2013-2016 RE/MAX Regional Top Producer
- 2015 RE/MAX Platinum Club
- 2015 RE/MAX Executive Club
- Multi-Million Dollar Sales Agent under RE/MAX Lubbock
- 2009-2014 RE/MAX Executive Club
- Member of Lubbock Association of Realtors
- Member of National Association of Realtors

# Lubbock's 2016 Top Producing Agent\*

Thank you for taking the time to read our Buyer's Guide. Whether this is your first time to buy a home or your tenth time, we are here to help with every step of the process. 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.

## What Makes the Mark Oatman Team Different?

### Team Concept

The Mark Oatman Team is composed of three full service agents who have the time and resources to serve you. Instead of working with a solo agent, who tries to be a "jack of all trades," you have multiple individuals working as a true team to guarantee you the best experience possible. The Mark Oatman Team uses their extensive experience, market knowledge and large network of contacts to ensure our clients receive the absolute best level of service. We pride ourselves on being professional, exceeding expectations at every opportunity and, above all, honest.

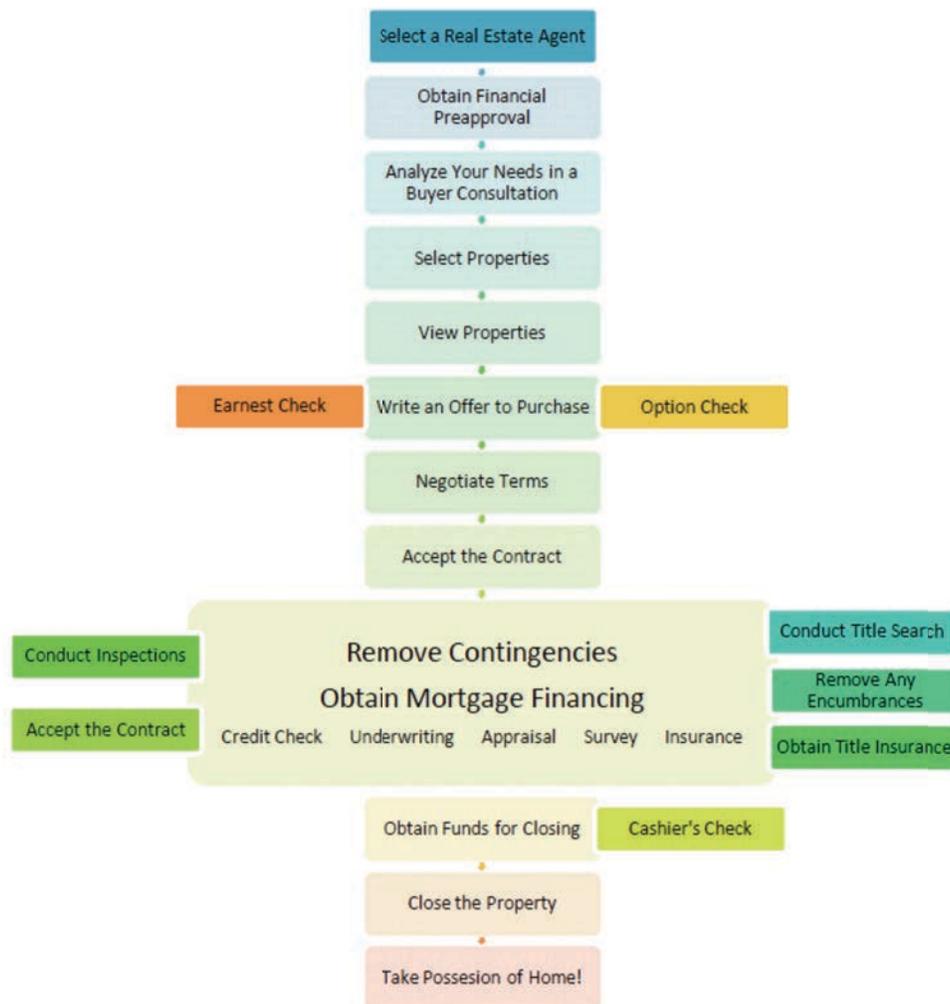
\*Mark Oatman was ranked #1 out of 1,000+ Realtors for production volume in 2016.



# Our Values

- Integrity - Do what is right, especially when no one is looking.
- Service - Exceed our clients' expectations at every opportunity.
- Excellence - Strive for the best, do not settle for the status quo.
  - Professionalism - We believe your home is important business.
- Knowledge - Knowledge is power, for us and the clients we serve.

# The Home-Buying Process



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

### **The Price**

What you offer on a property depends on a number of factors including a few of the following: 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

By far the most common is the counteroffer. In these cases, our experience and negotiating skills become powerful in representing your best interests. When a counteroffer is presented, we 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.



Nobody in the world sells  
more real estate than  
RE/MAX.

**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. If you prefer, we can also set you up on an automated search that will alert you by email each time a home that matches your criteria hits the market.

**Will you inform me of homes from all real estate companies or only RE/MAX Lubbock?**

We will keep you informed of all homes. As REALTORS®, we have access to all homes on the market in Lubbock. We want to help you find your dream home, which means we need to stay on top of every home that's available on the market, not just RE/MAX Lubbock listings.

**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 homeowners 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?**

Yes. Usually, we can notify the seller and schedule a convenient time to visit the property whenever we want or need to. Also, 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! You will want to start making arrangements to move into your new home. You will want to schedule your move, pack items and notify businesses of your address change. We will provide you with a moving checklist to help you remember all the details. You will also want to make sure you stay in contact with your lender. We recommend you call them once a week to make sure that they have everything they need from you. We will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

# Moving Checklist

## 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 Phone
- Department Stores
- Finance Companies/Credit Cards

## Subscriptions:

- Magazines
- Newspapers

## Miscellaneous:

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

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.

**Cable, Phone, Internet**

Suddenlink-----793-2222  
Dish Network-----445-0755  
AT&T-----800-222-0300  
NTS-----797-0687

**Electricity**

Lubbock Power and Light-----775-2509  
Excel Energy -----800-895-4999  
South Plains Electric CO-OP-----741-4266

**Natural Gas**

Atmos Energy-----888-363-7427  
Excel Energy-----800-895-4999

**Water**

Lubbock Power and Light-----775-2509  
City of Lubbock-----775-2509

**Schools**

Cooper Independent School District-----863-2282  
Frenship Independent School District-----866-9541  
Lubbock Independent School District-----766-1000  
Roosevelt Independent School District-----842-3282

**Lubbock Chamber of Commerce**

1301 Broadway, Lubbock, TX-----761-0000