Home Buyer
PRESENTATION

dyndi REALTY®
McGraw REALTORS®

About us

McGraw REALTORS® has been working to make real estate simple for more than 85 years. What started as an independent residential real estate company in Tulsa, Oklahoma has become one of the nation's top ten fastest-growing real estate companies with over 850 experienced associates serving Oklahoma, Arkansas, and Colorado.

We want to make real estate simple for our clients so they can have confidence during one of the largest transactions they will ever make. Our years of experience, innovative technology, and our collaborative network of industry professionals that love what they do allows us to take the complexity out of the entire process.

DRIVEN BY OUR *culture*

COMMITTED

We are wholeheartedly dedicated to one another, to the people we help walk through the real estate process, and to doing everything with excellence.

LOYAL

We are firm and constant in our support and allegiance to one another, to our clients, and to the values that have guided us through more than eight decades of service.

TENACIOUS

We are persistent, determined, and unyielding in our commitments to our values and culture, to our relationships with one another and our clients, and to representing McGraw and the industry with integrity.

We are committed. We are loyal. We are tenacious. **We are McGraw Realtors.**

405.308.1606

dyndi@mcgrawrealtors.com

MILESTONES & MEMBERSHIPS

- OKC Real Producers Best Energy Award 2023
- Best of Moore Finalist Best Realtor 2021, 2022
- CenterSphere Go Giver Award 2023
- OKC Real Producers Top 500 2018 2019 2020 2021 2022 2024
- HomeSnap Top 15% 2022
- Member National Association of REALTORS®
- Member Oklahoma Association of REALTORS®
- Member Oklahoma City Metro Association or REALTORS®

Dyndi Gibson

ABOUT ME

DISTINCTIVE NAME. UNFORGETTABLE SERVICE.

I have a distinctive approach to life and business. One of the first things you'll notice is my extremely caring approach. I'm always looking out for others and strives to treat everyone the way I would like to be treated. I am friendly, patient and easy to get along with. I am also a bundle of energy always on the move and looking to advance myself and my customers forward in life.

For years, I excelled as a medical professional. I served in a wide variety of roles from Radiologic Technologist to MRI Technologist to Imaging Director to Office Manager. But true to my nature, I was looking for more and began investing in real estate. I purchased my first house, renovated it and sold it for a profit. I then did it several more times.

Although I enjoyed my medical career, I developed a passion for real estate. Three years after that initial property, I made a bold decision to make a career shift, turning my sights to helping people throughout Greater Oklahoma City make the most of their real estate opportunities.

I love helping people and it's very rewarding to help them start a new chapter of their lives.

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VALUE OF A MCGRAW REALTORS

Buyer's Agent

- Team Approach
- Full-service in house marketing team
- Collaborative strategies
- Advocate for your needs
- Knowledge of current market
- Firm Exclusive opportunities
- Pricing opinions
- Consistent communication throughout the process
- Negotiation skills
- Strategies to present a winning offer
- Support in navigating the lending, inspection, and title processes
- Transaction management
- Contract to closing guidance
- Post closing support for all things home and community

THE *Home Buying* PROCESS

MEET WITH YOUR REAL ESTATE AGENT

Discuss wants & needs, establish a desired area, review market conditions, set expectations as your buyer agent, and discuss the process from start to finish.

GET PRE-APPROVED

Meet with a lender, set a budget, and discuss timelines, terms, & documentation needed.

START HOUSE HUNTING

As your agent, I will diligently help you find the right home. **Advanced Search:** not all real estate websites are the same. McGraw Realtors has tools, systems, and access to firm exclusive listings to provide more available homes that meets your criteria.

MAKE AN OFFER

I will help you determine the offer based on the price and terms based on a market analysis and what meets your needs.

NEGOTIATE AND EXECUTE CONTRACT

I will help you understand the process and all the variables that encompass the overwhelming process.

UNDER CONTRACT

You and the seller have agreed to the price and terms

INSPECTIONS

Attend home inspection, review report with you, prepare repair negotiation request, and negotiate repairs.

APPRAISAL & TITLE WORK

Lender orders appraisal & works with you to gather needed documents. I will help guide you with appraisal, title process & addresses any potential issues. Title company ensures clear title.

PREPARING FOR CLOSING

Final walk through, re-inspection, and handle last minute obstacles.

CLOSING

The transfer of funds and ownership.

Congratulations

You're now a homeowner!

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APPLYING FOR A *loan*

LIST OF ITEMS A LENDER WILL NEED FROM YOU:

- Photo I.D.
- Bank Statements for the past 2 months
- Pay stubs for the past 30 days
- Address history for the past 2 years
- Employment history for the past 2 years
- W2's/1099 for the past 2 years
- Federal tax returns for the past 2 years
- Signed copy of the executed contract

IF APPLICABLE:

- Gift letter (If someone is helping with down payment.)
- Year-to-date profit & loss statement
- Divorce decree
- List of other properties owned
- Complete bankruptcy documents (if filed within 10 years)

Inspection PERIOD

TIME REFERENCE DATE

INSPECTION PERIOD

This is your opportunity to conduct inspections, perform surveys, and work with your lender to arrange financing (if applicable).

BUYER'S RIGHT TO TERMINATE

You may be able to terminate your contract during the inspection period according to the terms of the contract.

INSPECTION PERIOD END DATE

AFTER INSPECTION PERIOD ENDS

After your inspection period ends, you may have several days or weeks before closing (depending on the terms of your contract).

TERMINATION AFTER INSPECTION PERIOD ENDS

Should you terminate your contract after your inspection period ends, you will forfeit your earnest money deposit.

CLOSING DATE

Closing date and time will be scheduled with the title company. Watch for their instructions to prepare for closing.

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Under contract GUIDE

I WILL HELP GUIDE YOU FROM CONTRACT TO CLOSE

ONCE CONTRACT IS SIGNED & DELIVERED TO YOU

- Immediately proceed with your loan process.

DURING INSPECTION PERIOD

- Set file up for closing
- Perform inspections & specialized evaluations
- Negotiate repairs with Seller
- Title company performs title search and orders a property survey according to the contract terms
- Lender to order appraisal and other HOA documents, if applicable
- Review any restrictive covenants, by-laws, if applicable
- Obtain homeowners insurance
- Determine loan terms are acceptable to you
- Confirm your desire to move forward with the contract

2-3 WEEKS BEFORE CLOSING

- Arrange for utilities to be connected or transferred for day of closing
- Schedule re-inspection of repair items and obtain proof completion
- Schedule walk-through on the day before closing
- Confirm day & time keys will be released to you
- Schedule movers and deliveries
- Don't make any major purchases prior to closing that could impact your loan approval

DAY OF CLOSING OR DAY BEFORE CLOSING

- Perform a final walk-through of your new home
- Receive and review closing disclosure statement
- Wire funds
- All buyers must bring drivers licenses to closing

welcome home!

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HOMEBUYERS *glossary*

ABSTRACT

A written record that details a property's complete legal history from its first record of ownership to present day.

APPRAISAL

A written analysis of the estimated value of a property prepared by a qualified, licensed Appraiser.

CLOSING

A meeting at which a sale of a property is finalized by the Buyer signing the mortgage documents paying closing cost and transfer of the deed to the property.

CLOSING DISCLOSURE

A detailed cash accounting of a real estate transaction showing all cash received, all charges and credits made and all cash paid out in the transaction.

COMPARATIVE MARKET ANALYSIS (CMA)

A comparison of the prices of recently sold homes that are similar to the home listed in terms of location, style and amenities.

CONTINGENCY

A provision in a contract that requires a certain act to be done or a certain event to occur before the contract becomes binding.

COUNTEROFFER

A new offer made in response to an offer received. It has the effect of rejecting the original offer.

DEED

A document which, when properly executed, conveys title of real property.

HOMEBUYERS *glossary*

DEED OF TRUST

An instrument used to create a mortgage lien by which the Borrower conveys title to a Trustee, who hold it as security for the benefit of the note holder (the Lender).

EARNEST MONEY DEPOSIT

A deposit made by the potential Buyer to show that he/she is serious about buying the house.

FORECLOSURE

The legal process by which a Mortgage Lender (Mortgagee) or other lien holder obtains a termination of a Mortgage Borrower (Mortgagor's) equitable right of redemption, either by court order or by operation of law (after following a specific statutory procedure).

HOME INSPECTION

A thorough inspection that evaluates the structural and mechanical condition of a property.

INSPECTION PERIOD

The period in a home purchase contract is the time during which the Buyer conducts any and all inspections of the home that she/he chooses.

LEAD BASE PAINT DISCLOSURE

Disclosure on a property that was built prior to 1978.

MARKET VALUE

The most probable price property will bring in an open market under normal conditions.

MULTIPLE LISTING SERVICE (MLS)

A marketing organization composed of member Brokers who agree to share their listings with one another in the hope of producing ready, willing and able Buyers for their listings more quickly than they could on their own.

PROPERTY CONDITION DISCLOSURE

Seller is required to disclose knowledge and information regarding the condition of the property. This form is to be given to the Buyer prior to the Seller accepting the Buyer's offer to purchase.

HOMEBUYERS *glossary*

RECORDING

The act of entering or recording documents affecting or conveying interest in real estate in the recorder's office established in each county. Until it is recorded, a deed or mortgage ordinarily is not effective against subsequent purchasers or mortgages.

SHORT SALE

A sale of real estate in which the proceeds from selling the property will fall short of the balance of debts secured by liens against the property and the property owner cannot afford to repay the lien's full amounts, whereby the lien holders agree to release their lien on the real estate and accept less than the amount owed on the debt.

SURVEY

A drawing or map showing the precise legal boundaries of a property, the location of improvements, easements, rights of way, encroachment and other physical features.

TIME REFERENCE DATE (TRD)

Date that begins the Inspection period and financing time frames.

TREATMENTS, REPAIRS, REPLACEMENTS FORM (TRR)

Official contract form used to agree upon repairs to be completed prior to the closing date, if applicable to the purchase contract.

TITLE COMMITMENT

Document describing the rights being conveyed in real property during a property transaction, as well as any restrictions or rights that others may have on that property.

TITLE INSURANCE

A policy insuring the owner or mortgagee against loss by reason of defects in the title to a parcel of real estate, other than encumbrances, defects and matters specifically excluded by the policy.

Forms

- BUYER BROKER AGREEMENT
- ANY ADDITIONAL FORMS

Resources

- UTILITY COMPANIES
- INSPECTION COMPANIES
- COMMUNITY INFORMATION
- HOA INFORMATION

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