



| HOMEBUYERS GUIDE





At Black Dog Realty Group, we believe in “people over property.” We believe that relationships matter more than transactions. We believe honesty matters more than pressure. We believe that serving people the right way will always matters more than simply making a sale.

Real estate is not just about contracts, commissions, and closing dates; it is about families, life changes, financial decisions, and the trust people place in us during some of the most stressful moments of their lives.

We also believe strong communities are built by people who show up, give back, and stay involved. That is why community service, local involvement, and supporting the people around us are not just part of our business - they are part of who we are.

Our mission is simple: treat people with respect, communicate clearly, work hard, serve our community, and put our clients’ needs first every single time.

HOUSES ARE PROPERTY. PEOPLE ARE PRIORITY.



Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

11-03-2025



TYPES OF REAL ESTATE LICENSE HOLDERS:

- **A BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- **A SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

WRITTEN AGREEMENTS ARE REQUIRED IN CERTAIN SITUATIONS: A license holder who performs brokerage activity for a prospective buyer of residential property must enter into a written agreement with the buyer before showing any residential property to the buyer or if no residential property will be shown, before presenting an offer on behalf of the buyer. This written agreement must contain specific information required by Texas law. For more information on these requirements, see section 1101.563 of the Texas Occupations Code. **Even if a written agreement is not required, to avoid disputes, all agreements between you and a broker should be in writing and clearly establish: (i) the broker's duties and responsibilities to you and your obligations under the agreement; and (ii) the amount or rate of compensation the broker will receive and how this amount is determined.**

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent by the buyer or buyer's agent. **An owner's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent. **A buyer/tenant's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of *each party* to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - o that the owner will accept a price less than the written asking price;
 - o that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - o any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

A LICENSE HOLDER CAN SHOW PROPERTY TO A BUYER/TENANT WITHOUT REPRESENTING THE BUYER/TENANT IF:

- The broker has not agreed with the buyer/tenant, either orally or in writing, to represent the buyer/tenant;
- The broker is not otherwise acting as the buyer/tenant's agent at the time of showing the property;
- The broker does not provide the buyer/tenant opinions or advice regarding the property or real estate transactions generally; and
- The broker does not perform any other act of real estate brokerage for the buyer/tenant.

Before showing a residential property to an unrepresented prospective buyer, a license holder must enter into a written agreement that contains the information required by section 1101.563 of the Texas Occupations Code. The agreement may not be exclusive and must be limited to no more than 14 days.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

Black Dog Realty Group

Name of Sponsoring Broker (Licensed Individual or Business Entity)

9010876

License No.

clayton@blackdogrealtygroup.net

Email

817-899-8985

Phone

Clayton Jewett

Name of Designated Broker of Licensed Business Entity, if applicable

623296-B

License No.

clayton@blackdogrealtygroup.net

Email

817-899-8985

Phone

Clayton Jewett

Name of Licensed Supervisor of Sales Agent/Associate, if applicable

623296-B

License No.

clayton@blackdogrealtygroup.net

Email

817-899-8985

Phone

Chad Langen

Name of Sales Agent/Associate

758741-SA

License No.

chad@blackdogrealtygroup.net

Email

682-404-2005

Phone

Chad Langen, Black Dog Realty Group, LLC, 406 Palo Pinto St, Weatherford, TX 76086, 8998985
Produced with Brokermint. Brokermint LLC, 2157 Salk Ave, Suite 185, Carlsbad, CA 92009

Buyer/Tenant/Seller/Landlord Initials

Date

IABS 1-2

Regulated by the Texas Real Estate Commission

Information avail

trec.texas.gov TXR 2501



UNDERSTANDING REPRESENTATION

In real estate, representation refers to having a licensed professional, or agent, act on your behalf during a property transaction. These agents play distinct roles, each designed to serve the interests of their clients in different ways.

Listing Agent

A listing agent is a real estate professional who represents the seller in a transaction. Their primary responsibilities include marketing the property, finding prospective buyers, and negotiating offers to ensure the seller gets the best deal possible. Listing agents work to present the property in the best light, often through advertising, staging, and open houses.

Buyer's Agent

A buyer's agent represents the buyer in a real estate transaction. Their role is to guide buyers through the process of finding and purchasing a home, helping them identify suitable properties, make competitive offers, and negotiate terms with the seller or listing agent. A buyer's agent advocates for the buyer's interests to ensure they get a fair deal and the best possible outcome.

Dual Agency

Dual agency occurs when a single agent represents both the buyer and the seller in the same transaction. This situation can create potential conflicts of interest, as the agent must balance the needs of both parties. Because of these challenges, some states have strict regulations on dual agency, and it's crucial for both buyers and sellers to be aware of how this might affect their representation. Dual agency is illegal in the state of Texas.

Intermediary

An intermediary is a broker who assigns a specific agent within the brokerage to represent either the buyer or the seller in a transaction. Even when a brokerage represents both sides, the intermediary ensures that each party has a dedicated representative looking out for their interests. This approach helps avoid potential conflicts of dual agency while allowing the brokerage to handle both sides of a transaction. Understanding these different types of representation is key to a successful and transparent real estate experience.



UNDERSTANDING BUYER REPRESENTATION

Let's Explore the Different Scenarios We May
Encounter Together

1

SELLER IS PROVIDING COMPENSATION TO BUYER'S AGENT

- This payment method is the most common and traditional for buyer's agents.
- Aside from any administrative fees, no additional funds are required from the buyer.
- Your agent will ensure in advance that the homes you want to view provide compensation for their services.

2

SELLER IS OFFERING PARTIAL COMPENSATION

In this scenario, the sellers have opted to offer a lower-than-usual commission to the buyer's agent. This can usually be resolved in one of the following ways:

- Your agent negotiates with the listing agent to obtain the full commission.
- The buyer consents to raise the purchase price to cover the commission shortfall.
- The buyer agrees to pay their agent directly at closing to cover the difference.

3

SELLER(S) ARE NOT PROVIDING ANY COMMISSION TO BUYER'S AGENTS

In this scenario, the seller(s) have opted to compensate only their own agents and are not offering any payment to a buyer's agent for bringing a buyer to purchase their home.

- All the options listed in #2 above apply here.
- While this situation is the least common of the three, it's important to be aware that it can occasionally occur.

FACT VERSUS FICTION

WHAT'S **REAL** ABOUT THE RECENT REAL ESTATE HEADLINES?



The 6% commission on buying or selling a home is gone



Commission have always been negotiable in real estate transactions. Sellers can continue to offer compensation outside of the National Association of Realtors® affiliated MLSs



Sellers no longer need to compensate buyer's agents



Offering buyer agent compensation or concessions is a choice made by a seller in consultation with their listing agent. The commissions have always been negotiable.



Buyers no longer need a buyer's agent.



Buyers are best protected by professional real estate agents. When making one of the most significant financial transactions of their lifetime, buyers deserve a trusted advisor to guide them through the process and represent their interests.



The settlement will change the way Americans buy and sell homes.



Real estate professionals will continue to help buyers and sellers navigate one of the most costly and complex transactions of their life.



Sellers are now prohibited from offering buyer's compensation



Offering a buyer's agent commission has always been up to the seller. Seller can continue to offer compensation to buyer's agents if they believe it will lead to the best outcome for the sale of their property.



5 REASONS TO WORK WITH A BUYERS AGENT

When making one of the most significant financial transactions of your lifetime, you deserve an expert advisor to guide you through the process and protect your interests.

LOCAL EXPERTISE AND BUYER INSIGHTS

Our deep understanding of the local market and knowledge based on years of experience can assure you to stay ahead of, and not behind, the real estate market.

CLOSING ASSISTANCE & BEYOND

We guide you through the closing process to ensure all terms are accounted for at closing. And, we're available to advise you on all things real estate-related forever forward.

EXPERT CONTRACT NEGOTIATION

We work to negotiate contract on your terms, safeguard your interests, and minimize your risk.

PROBLEM RESOLUTION

We navigate unexpected challenges, from financing hiccups to closing delays, with confidence and professional ease.

ACCURATE PROPERTY VALUATION

As experts in property valuation, we can advise on what a reasonable price is for a property based on real-time market conditions, regardless of the list price, and offer effective strategies that help you secure your dream home.

BLACK DOG
— REALTY GROUP —

WHY SIGN A BUYER AGREEMENT?

A BUYER AGREEMENT...

Outlines our responsibilities and legal obligations to you as your agent.

Allows us to legally advocate for you and represent your best interests.

Transparently share our fee for our services.





WHAT DOES THE PROCESS LOOK LIKE?

PHASE 1: FINDING YOUR DREAM HOME

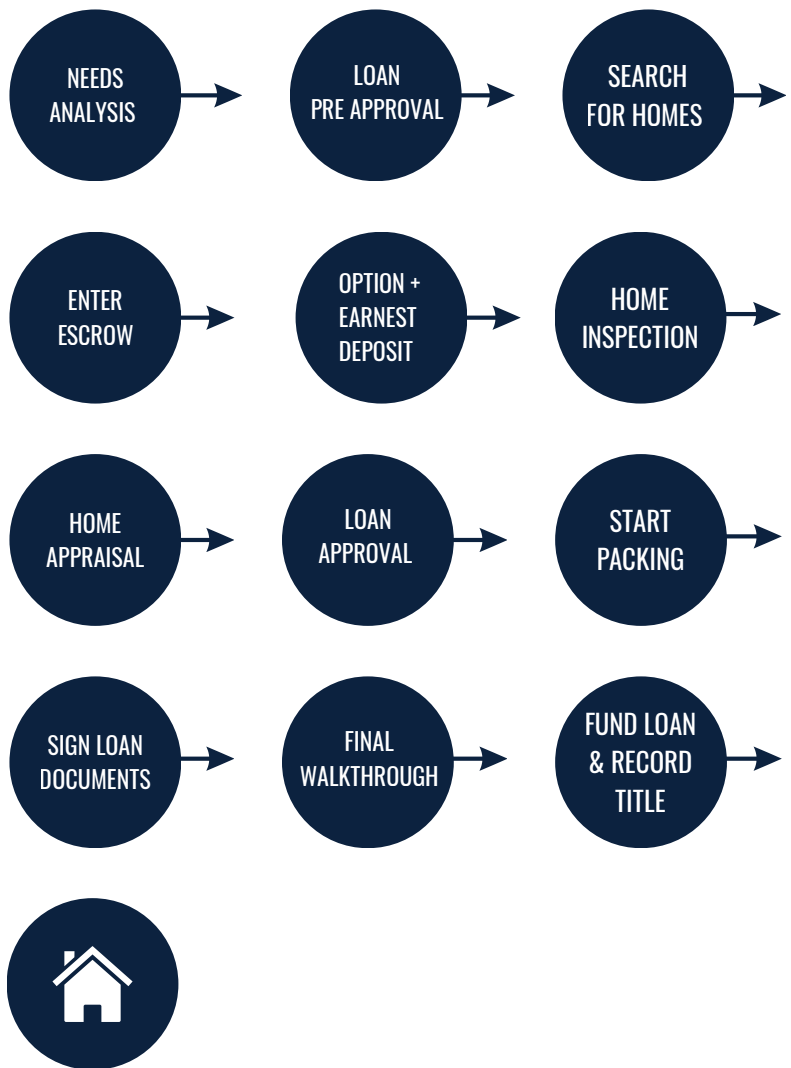
We start every transaction by thoroughly understanding your unique needs. We then take care of finding only the best properties for you to tour. Once we find your perfect home, we write a strategic offer and, after approval, enter escrow

PHASE 2: TAKING CARE OF THE DETAILS

With years of experience and a team of specialized professionals, we take ownership of this highly technical phase of the buying process. We communicate with the seller to remove all contingencies and ensure your new home is safe and pristine.

PHASE 3: FINAL TOUCHES

We understand how stressful packing and moving can be, which is why we will handle the rest for you. From finalizing payment to transferring the title into your name, it's our goal to make your transition seamless and exciting.



MOVE INTO YOUR NEW HOME!



IT'S SIMPLE TO FINANCE YOUR HOME

We aim to give our clients the greatest buying power possible. That's why we work with world-class lenders who take the time to understand your specific needs and execute a financial plan. That way, you can focus on more important things. It only takes a few steps to finance your new home:



DO'S & DON'TS WHEN APPLYING FOR A LOAN:

DO

- CONTINUE PAYING MORTGAGE / RENT
- STAY CURRENT ON EXISTING ACCOUNTS
- CONTINUE LIVING AT CURRENT RESIDENCE
- BE PREPARED TO SOURCE ALL DEPOSITS
- CONSULT YOUR LOAN OFFICER WHEN MAKING FINANCIAL DECISIONS
- ALERT LOAN OFFICER OF SALARY OR OTHER COMPENSATION CHANGES

DON'T

- MAKE ANY MAJOR PURCHASES
- APPLY FOR OR OPEN NEW CREDIT CARD ACCOUNTS
- TRANSFER ANY BALANCES FROM ONE ACCOUNT TO ANOTHER
- QUIT YOUR JOB DURING THE PROCESS
- CLOSE CREDIT CARD ACCOUNTS OR CHANGE BANK ACCOUNTS
- RUN YOUR CREDIT BEFORE ASKING YOUR LOAN OFFICER

HOME SEARCH

As your real estate agent, our top priority is helping you achieve your dream home. We take the time to understand your unique situation and needs to ensure we reach your goals together.

STEP ONE

1

After you've spoken with a lender and received pre-approval, we will begin your online home search. We'll set up an automated search for you on the Multiple Listing Service (MLS).

STEP TWO

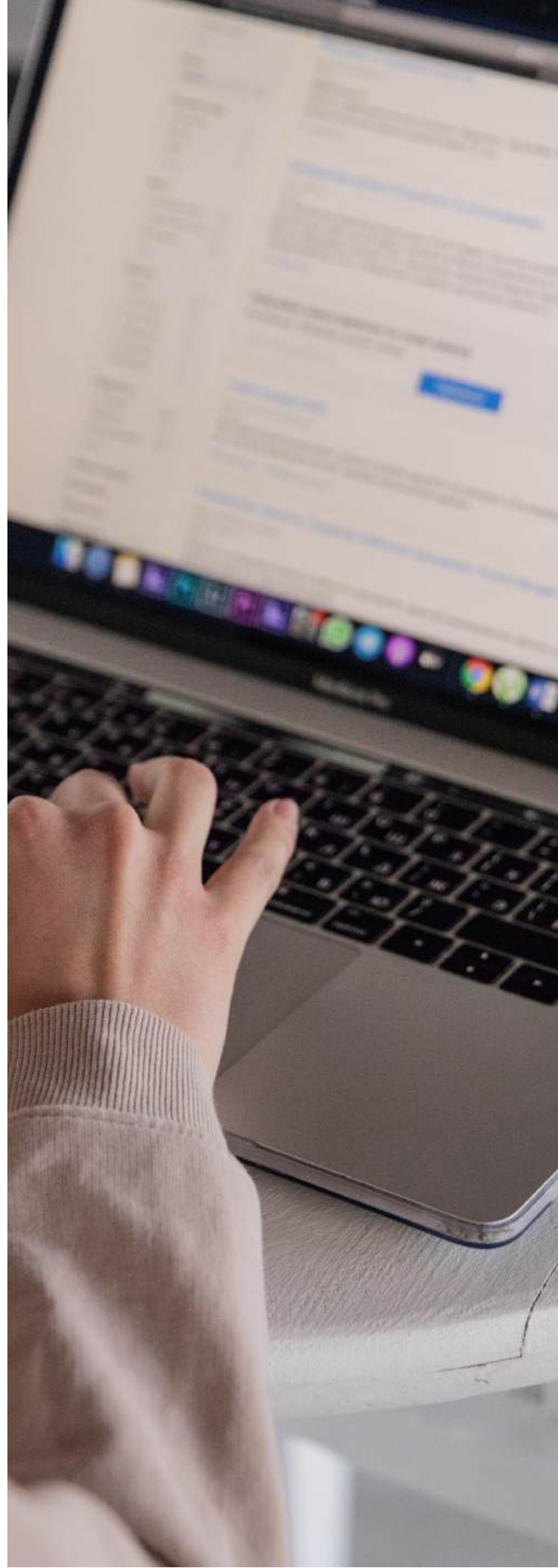
2

We will go over your ideal price range, must-haves, deal breakers, location preferences, school districts, and any other factors to ensure We fully understand what you're looking for.

STEP THREE

3

When you find a home you're interested in, we'll schedule a showing to view it in person. If the home meets your criteria, we'll move forward with making an offer. Once your offer is accepted, you'll be under contract.



RECOMMENDED LENDERS

It's time to meet with a Lender.

Please feel free to arrange a meeting with one of the reputable lenders we trust - or use your own!

SUZANNA RAVIN, DELTA SOUTHWEST FUNDING



(916) 302-6684 Cell
(940) 745-8553 Office

sravin@deltaswf.com

COLTEN THOMAS, SUSSEER BANK



(817) 584-7069 Cell
(817) 987-2214 Office

colten.thomas@susserbank.com

LINDSEY ELLSWORTH, LONESTAR AG CREDIT



(817) 228-7360 Cell

lindsey.ellsworth@agtrustaca.com





HOME BUYING DOCUMENT CHECKLIST

When applying for a loan, the mortgage company is going to ask you for a great deal of documentation. Below is a list of documents to have ready to expedite the process:

ALL BORROWERS

- W-2s for the previous two years
- Paycheck stubs for the last 30 days
- Employment history for the last two years (address any gaps in employment)
- Checking and savings account statements for the last two months (all pages)
- Most recent statements for 401Ks, stocks, and other investments
- Signed federal tax returns from the last two years
- Residency history over the last two years. If renting, you will need landlord name and number
- If you paid off a mortgage in the last two years, copies of HUD-1 or release/satisfaction
- Photo Identification (driver's license or passport)
- Check or credit card information for credit report and appraisal fee

VA LOANS

- Veteran DD214 or Veteran Reservists DD256. Additional information maybe be requested

SELF-EMPLOYED BORROWERS

- Copies of most recent two years of business tax returns (with all schedules)
- Year-to-date profit and loss statement and balance sheet
- Copy of business license or CPA contact information

OTHER DOCUMENTS THAT MAY BE REQUIRED

- If you've previously declared bankruptcy, copies of petition and discharge, including supporting schedules A through K
- If applicable, divorce decree
- If relocating, and the relocation is financed by an employer: buyout agreement, plus documentation outlining company-paid closing costs/benefits
- If applicable, documentation supporting monies received from Social Security/retirement/disability - copies of direct deposit bank statements, awards letter and evidence that income will continue for at least three years
- If you own one or more rental properties: copies of leases, mortgage statements, homeowners insurance, and property tax statements.

INSPECTION PERIOD

Let's talk inspection...

TYPES OF POTENTIAL INSPECTIONS

Before we start drafting an offer, we'll need to collect certain documents and discuss crucial details.

- ✓ Home Inspection
- ✓ Foundation Inspection
- ✓ HVAC Inspection
- ✓ Lead Based Paint Inspection
- ✓ Septic Inspection
- ✓ Well Inspection

INSPECTION TIME PERIOD

The typical inspection period is between 5-10 days.

It's vital that we promptly select the inspections you require once we're under contract for your new home. This will prevent any time constraints or delays in the process.

RECOMENDED HOME INSPECTORS

Refer to the list on the following page for preferred home inspectors we highly recommend. Feel free to contact and interview some of the inspectors we trust and have worked with. Remember, you can always choose your own inspector!



RECOMMENDED INSPECTORS

When it's time to meet with a
Inspector.

Please feel free to arrange a meeting with one of the
reputable inspectors we're acquainted with and trust.

BRYAN OGLESBY, WELCOME HOME INSPECTIONS



(817) 609-6261 Cell
(817) 609-6261 Office
bryan@welcomehomeinspectionsdfw.com

MATT WALKER, WALKER HOME INSPECTION



(817) 219-4506 Cell
(817) 219-4506 Office
walkerhomeinspection@yahoo.com

NICK MORROW, CAPITAL HOME INSPECTIONS



(817) 928-4660 Cell
(817) 928-4660 Office
nick@capinspect.com





OTHER PREFERRED VENDORS

Here is a list of other reputable vendors we trust. Remember, these are just recommendations. You are in no way obligated to use any of the individuals listed below.

HOME WARRANTY COMPANIES

- Old Republic
- American Home Shield
- Landmark

TITLE COMPANIES

- McKnight Title, Katie Spangler, 817-694-0170
- Legacy Land & Title, Sherri Johnson, 817-441-1000
- The Baker Firm, Chandler Lacefield, 817-565-9060

GENERAL CONTRACTORS

- Chris Graves, 817-793-7955 (commercial only)
- Colt Williams, 817-228-1681
- Texas Select Construction, 817-770-0744

ELECTRICIANS

- Daine Electric, 817-901-7266
- Lightfoot Plumbing, Heating, Air & Electrical, 817-752-4997
- Buffalo Electric, 817-252-4847

PLUMBERS

- Logan Swink, 817-361-2006
- Lightfoot Plumbing, Heating, Air & Electrical, 817-752-4997
- Justice Plumbing, 682-498-3733

HVAC

- Parker County Cooling and Heating, 817-243-0980
- Hart HVAC, 682-804-8190
- Buddy's Heating and Air Conditioning, 940-808, 0682



HERE'S HOW YOU CAN GET IN TOUCH WITH US

(817) 899-8985
(682) 404-2005

CLAYTON.JEWETT@GMAIL.COM
BLACKDOGREALTYGROUP.NET

