

HOME

purchase guide



McGraw
REALTORS®

DEBBIE LEIFER

405.317.8726

DLEIFER@MCGRAWREALTORS.COM



Debbie Leifer

ABOUT ME



405.317.8726

dleifer@mcgrawrealtors.com

**Visit me online at:
LeiferLiving.com**

Buying or selling a home is one of life's biggest moves. As a REALTOR® with McGraw Realtors in Edmond, my goal is simple: take the stress out of the real estate transaction process so you can focus on the excitement of what's next.

Serving the Oklahoma City metro area, I combine a client-first approach with deep local roots as a Guthrie native and University of Central Oklahoma graduate with a degree in finance.

Before real estate, I built a career in sales and marketing across the home improvement and food service industries. Those skills give me a sharp competitive edge in negotiating and marketing your property.

Let's make your next big move seamless.



McGraw
REALTORS®



ABOUT *McGraw*

With over 85 years in the local real estate market, McGraw REALTORS® understands that finding the perfect home is so much more than just another transaction.

When you choose to work with McGraw, you're not just working with one of our highly experienced agents. You're gaining the support of the entire brokerage and the teams within it to make the purchase of your next property as smooth as possible.

Through innovation, collaboration, and a dedication to offering the highest quality experience possible, we dominate our markets and help our clients navigate the journey of homeownership to achieve their real estate goals.

**INDEPENDENT BY DESIGN.
DOMINANT BY PERFORMANCE.
MCGRAW REALTORS®.**

OUR *purpose*

Our Mission:

EXCEED THE EXPECTATIONS THAT WE
ESTABLISH WITH OUR CUSTOMERS.

Our Motto:

INNOVATE, COLLABORATE, & DOMINATE
OUR MARKETS BY OBSESSING OVER THE
EXPERIENCE OF OUR INTERNAL AND
EXTERNAL CUSTOMERS.

Our Goal:

ASSIST OUR CUSTOMERS IN ACHIEVING
THEIR REAL ESTATE GOALS BY PROVIDING
CLEAR, RESPECTFUL, AND PROFESSIONAL
SERVICE.

Being local means more than just knowing what's around. Being local means having a deep knowledge of every aspect of the communities we are a part of.

Throughout each of our markets, our agents are intimately local. Residing on school boards, acting as chair members for the local chamber of commerce, participating in community events and fundraisers, there are very few community aspects that don't include a McGraw Realtors agent.

Our philosophy at McGraw is that you can't be truly committed if you're not involved- when our agents commit to the success of a client, they go all in.

Full Involvement. Full Commitment.

BILL MCCOLLOUGH
PRESIDENT & CEO

WHY *buyers* CHOOSE TO WORK WITH MCGRAW REALTORS®

PROVEN MARKET DOMINANCE

With over \$2 billion in annual sales, McGraw Realtors® consistently outpaces the competition to remain the region's premier independent real estate firm. Our proven track record of market leadership means your home is backed by the strongest name in the business.

REAL PEOPLE BEHIND EVERY TRANSACTION

Behind every agent and every home search, you have a collaborative network dedicated to helping you secure the perfect property. Supported by in-house marketing teams, transaction management, industry partners, and a large network of experienced agents, your purchase is backed by decades of experience and a comprehensive team approach.

MCGRAW-EXCLUSIVE INTERNAL NETWORK

Agents have access to McGraw Connect, a private platform that allows our agents to share upcoming listings before they ever hit the public market- giving you a first look at off-market opportunities.

DEDICATED ADVOCACY

We serve as a tireless advocate for your needs, maintaining consistent communication from contract to close to ensure you are never in the dark. Once the transaction is complete, we provide post-closing support for all things home and community to help you settle in and thrive.

LET'S GET YOU *home*

1 MEET WITH YOUR REAL ESTATE AGENT

2 SIGN BUYER-BROKER AGREEMENT

3 CONFIRM YOU ARE PREAPPROVED

4 START HOME SEARCH

5 REVIEW DISCLOSURES & COMPS

6 SUBMIT AN OFFER

7 NEGOTIATE & EXECUTE CONTRACT

8 PROVIDE CONTRACT TO LENDER AND TITLE COMPANY

9 INSPECTIONS

10 VERIFY INSURABILITY & FINALIZE PREMIUM QUOTES

11 APPRAISAL & TITLE WORK

12 OBTAIN CONDITIONAL LOAN APPROVAL

13 REINSPECTION & FINAL WALKTHROUGH

14 CLOSING DAY

APPLYING FOR A *loan*

McGraw agents maintain deep connections with *a network of trusted local lenders* who understand the nuances of our specific market. Whether you're curious about *pre-approval, down payment programs, loan options, or current interest rates*, your agent is ready to connect you with the right experts to ensure your financing is as seamless as your home search.

WHAT 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
- *Current* Employment Verification
- *Investment Account* Statements
- Other Items *(If Applicable)*

WHAT NOT TO DO:

- Don't *Open New Credit Cards* or Other **Loans**
- Don't Make *Unexplained Deposits*
- Don't Make *Large Purchases*
- Don't *Quit or Change* Jobs
- Don't *Close Existing Credit Accounts* Without Discussing with Your Lender

CONTRACT TO CLOSING *guide*

WHEN THE CONTRACT IS EXECUTED

- Make sure that the *lender has a copy*
- *Set up a file* with the title company
- Start selecting *inspectors* & researching *Insurance Providers*

DURING THE INSPECTION PERIOD

- *Conduct any and all inspections of the home that the Buyer chooses*
- Negotiate *repairs* with Seller if needed
- *Review any restrictive covenants & by-laws, if applicable*
- Obtain homeowners insurance
- Pay attention to *expiration dates & deadlines*

BEHIND-THE-SCENES

- Title work will begin immediately to ensure a *clean "Title Commitment."*
- Lender will *order the appraisal* (if applicable) and may request additional documentation.

TIME REFERENCE DATE (TRR)

- *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.

CONTRACT TO CLOSING *guide*

AFTER INSPECTIONS ARE COMPLETED

- Buyers have the option to cancel the contract if inspections are unsatisfactory. Or, they may present the Seller with a TRR.**

*****Depending on Terms of the Contract.***

BEFORE CLOSING

- Schedule *re-inspection of repair items* and obtain proof of completion
- Schedule walk-through
- *Confirm day & time* keys will be released to you
- Schedule *movers and deliveries*

DAY OF CLOSING

- Arrange for utilities to be *connected or transferred* for day of closing
- Perform a *final walk-through* of your new home
- Receive and review *closing disclosure* statement
- Wire funds
- All buyers must *bring a valid photo I.D.* to closing

WHAT MY CLIENTS *have to say*



Debbie is an amazing agent. She is incredibly knowledgeable and went above and beyond by providing extra tips and guidance in our search for a new home. We would not have been able to find our new dream home without her and the rest of Tempe's team and all the work they did.

- Amy DeShong Abercrombie



Debbie is a very conscientious and knowledgeable Realtor. She is always willing to take that extra step to find the home that fits her clients needs.

- Leona Westbrook



Working with Debbie was an absolute pleasure. She was very communicative throughout the entire process and made the home selling process very easy. If you're looking for a hard working realtor I would highly recommend her!

- Ethan Wilson



Debbie is hands down the greatest most kind Realtor! She made every step of the process easy and seamless. I highly recommend Debbie for your real estate needs.

- Walker Reed

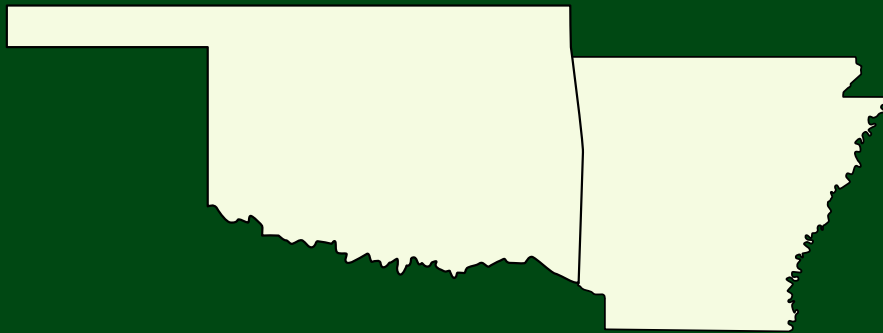
STAY IN TOUCH



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*Independent by Design.
Dominant by Performance.*



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