



STORER MCGRAW BUYERS GUIDE

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STORER | MCGRAW
— HOME GROUP —

McGraw
REALTORS®

About Joyce & Suzanne

At Storer McGraw Home Group, Joyce Storer and Suzanne McGraw combine diverse backgrounds, complementary strengths, and a shared commitment to exceptional client service.

Joyce was born and raised in California and began her real estate career in Texas before bringing her experience and perspective to Oklahoma. Suzanne, an Oklahoma native, previously worked as an English teacher before transitioning into real estate. Together, they bring a unique blend of market expertise, strategic marketing, strong communication, and attention to detail to every transaction.

Serving buyers and sellers throughout the Oklahoma City metro area, Joyce and Suzanne are passionate about helping clients navigate one of life's most important decisions with confidence. Whether assisting first-time buyers, luxury homeowners, or families relocating to Oklahoma, they are committed to delivering a personalized experience built on trust, professionalism, and lasting relationships.

Known for their thoughtful guidance and elevated approach to marketing, Storer McGraw Home Group strives to make every real estate journey as seamless and rewarding as possible.



About McGraw

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.

McGraw
REALTORS®

JOYCE STORER & SUZANNE MCGRAW
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What's Important

TO YOU IN YOUR NEW HOME?

LOCATION
TYPE OF HOME
PRICE
TIMING
GARAGE SIZE
SIZE OF HOME/SQ. FOOTAGE
BEDROOMS/BATHROOMS
NON-NEGOTIABLES
SCHOOLS
ANY SPECIFIC FEATURES
DISTANCE TO JOB



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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'll assist you in crafting an offer tailored to win the home, leveraging market analysis to determine the right price and terms that align with your needs.

THINGS TO CONSIDER WHEN WRITING AN OFFER...

- HOW NAME IS STYLED
- PRICE
- CLOSING COSTS
- TYPE OF FINANCING
- CONTINGENCIES
- APPLIANCES/FIXTURES
- INSPECTIONS
- SURVEY
- CLOSING DATE
- POSSESSION
- RESPONSE TIME



THE *Home Buying* PROCESS

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

I'll attend the home inspection, review the report with you, prepare repair negotiation requests, negotiate repairs, and facilitate the entire process. Additionally, I'll provide you with a trusted list of inspectors to choose from.

APPRAISAL & TITLE WORK

In the home buying process, the lender orders an appraisal to determine the property's value, while simultaneously, title work is conducted to ensure clear ownership. As your agent, I assist with appraisal preparation and guide you through potential title issues, ensuring a smooth transaction.

PREPARING FOR CLOSING

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

CLOSING

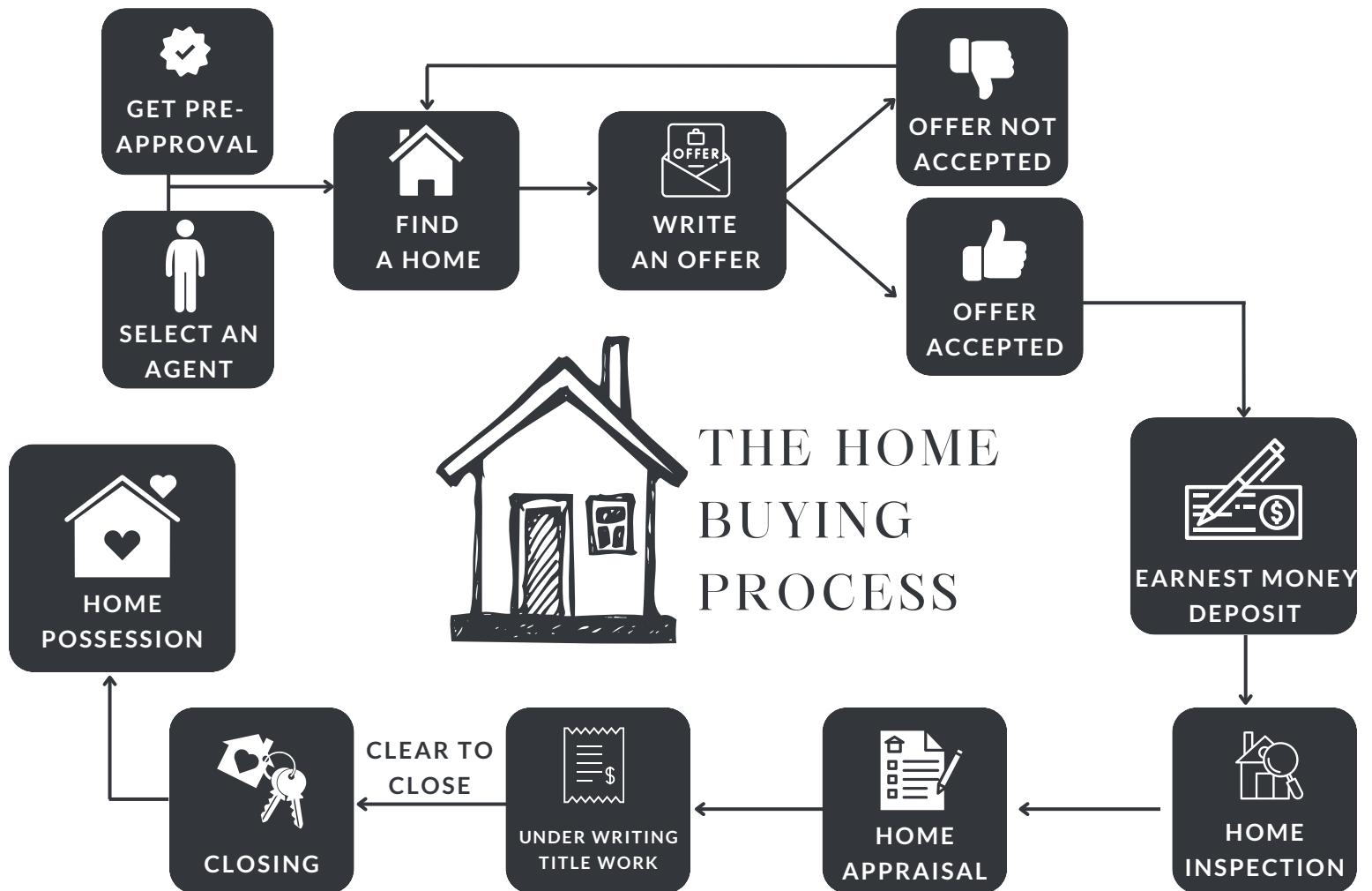
The transfer of funds and ownership.

Congratulations

YOU'RE NOW A HOMEOWNER!



THE *Home Buying* PROCESS



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). Will send a list of trusted inspectors and facilitate setting up after contract is signed/executed.

● NEGOTIATING REPAIRS

During the inspection period, after the inspections have been completed and the inspection reports are received, we will review the findings. If the inspections reveal any issues or defects with the property that you were not aware of before making your offer, you may choose to negotiate repairs with the seller.

● REPAIR REQUEST

Based on the inspection reports, we can submit a formal repair request to the seller, outlining the repairs you would like them to address before the sale is finalized. This request typically includes a list of specific repairs along with any associated cost estimates.

● NEGOTIATION

The seller then has the option to accept, reject, or negotiate your repair request. Negotiations may involve discussions about which repairs the seller is willing to make, who will be responsible for covering the costs, and any adjustments to the sale price or terms of the contract.

Inspection PERIOD

TIME REFERENCE DATE

● 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. Wire instructions will never come from an agent, it will always come from the title company.

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

If you do not have a preferred title company, LeAnne Rockwell with Firsttitle will contact you and adjust with title services

- Perform inspections & specialized evaluations
- Negotiate repairs with Seller
- Title company performs title search and orders a property survey according to the contract terms
- Work with lender to arrange financing/order appraisal
- 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!

Joyce & Suzanne TESTIMONIALS



I can't say enough about Joyce and her qualities and skills. She was attentive, accessible, professional, knowledgeable and personable. She did impeccable research, listened to our needs and provided support though-out the entire process. Joyce knows her stuff! Thank you so much, Joyce!



Joyce was absolutely fantastic every step of the way as my realtor--I could not have asked for a better realtor. She has a deep knowledge of the OKC housing market and she very capably represented me, my interests, and my needs at the negotiating table. On top of that, she was always very responsive and patient with my many questions. She made the home buying process enjoyable. I could not have done it without her (nor would I have wanted to).



Suzanne went above and beyond to help us throughout the entire process answering any and all questions or concerns we had. Will use again in the future as well as recommend to family and friends.



Suzanne made this experience a lot less stressful for me. Was very knowledgeable and everything and help me get the most for my property. Thank you again best realtor ever. Would highly recommend to anyone.