

# WHITESCARVER ASSOCIATES

R E A L E S T A T E

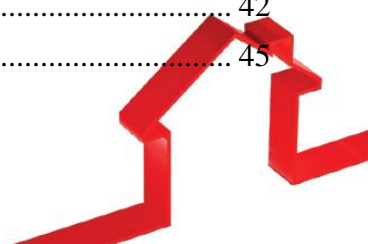
[www.billwhitescarver.com](http://www.billwhitescarver.com)

## **Portfolio of Real Estate Services**

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## Whitescarver & Associates

*Hundreds of homes SOLD since 1999!*

WHITESCARVER  
ASSOCIATES  
REAL ESTATE  
[www.billwhitescarver.com](http://www.billwhitescarver.com)

**BILL WHITESCARVER**  
BROKER ASSOCIATE, CRS

918.691.7653  
billwhitescarver@gmail.com  
4745 E. 91ST STREET  
TULSA, OK 74137

Facebook Twitter

kw  
KELLERWILLIAMS.  
REALTY

CALL ME WHEN YOU ARE READY TO BUY OR SELL YOUR NEXT HOME!

Are you in the market to buy or sell a home in the greater Tulsa area?

What best describes your next move: luxury, relocation, marriage, divorce, probate, investment, short sale or first time home buyer?

Visit: [www.zillow.com/profile/Whitescarver-Assoc/#reviews](http://www.zillow.com/profile/Whitescarver-Assoc/#reviews) and see what our past clients say about us!

Since 1999, I have helped over 500 clients, buy, sell or invest in residential real estate in the greater Tulsa area. In 2001 I received my broker license. I was placed in the top 4% of realtors in North America in 2010 when I earned my credential as a *Certified Residential Specialist*.

We have multiple resources that help serve our clients which include the management and staff at Keller Williams Preferred, and our team of professionals which includes our lenders, closer, insurance and inspection companies, attorneys, craftsmen, and property managers that can help guide each transaction from contract to successful close.





Bill Whitescarver  
Team Leader  
billwhitescarver@gmail.com  
918.691.7653

I started helping clients in the greater Tulsa area in December of 1999 and received my Broker's license 24 months later. Over the years I have failed my way to success in Real Estate while working independently or with a staff, team members, and virtual assistant. I have earned numerous awards for volume, production, listings taken and closed units. Through continuing education, over \$80 million in production, and over 500 successful transactions, I received my Council of Residential Realtors (CRS) in 2001, a certification only 4% of REALTORS in the United States earn and considered the "doctorate" of Real Estate. I continue to be a top producing REALTOR in the Greater Tulsa area year after year. My greatest rewards are the people I have had the pleasure of working with and the many kind words and testimonials from the hundreds of past clients I have served. Keller Williams is a REALTOR/Agent driven firm and I embrace the culture, environment and core values of this company.

I was born in Lafayette, LA and called Houma, LA home for the first eight years of my life. For the next 25 years, I lived in California and in 1987 graduated from USC with a degree in business and entrepreneurship. I was successfully self-employed for 13 years prior to my family moving to Tulsa in 1997 and starting my Real Estate career. When I am not selling real estate, my other passions include cycling, playing racquetball, snow skiing, spending time with his family or friends, hiking Turkey Mountain with his two black labs, Cabbo & Champ or planning his next adventure with Suzanne. My family is active at Life Church, my daughter is a student at Oklahoma State University and my son just graduated from Jenks High School and is taking classes at Tulsa Community College.

Visit us online at [www.billwhitescarver.com](http://www.billwhitescarver.com) to learn more about our services.



## What Our Clients Say



I am honored to receive the following reviews from my clients who have shared them on [Zillow](#), see an excerpt of a few of them below and to see more visit the [Zillow](#) website by >>[Read More](#)



Team Lead of Whitescarver & Associates

**Bill Whitescarver**

Agent



All Team Activity

★ 5/5 45 Reviews

4 Sales Last 12mo

★★★★★ Highly likely to recommend



01/19/2016 - t87690880

Bought a Single Family home in 2015 in Woodfield Estates, Tulsa, OK.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

Thank you for sticking with us for almost two years to help us overcome some rather significant financial challenges. It was your knowledge and professionalism that guided us through a difficult financial transaction and it is greatly appreciated by our entire family. We LOVE our home!!!



★★★★★ Highly likely to recommend

01/08/2016 - [tullochm](#)

Sold a Single Family home in 2015 for approximately \$525K in Tulsa, OK.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

Bill did what we were beginning to think couldn't be done--he sold our house! He was great about keeping us in the loop about showings and feedback, and we felt confident that he was following up with any and all leads. He was professional and dedicated to selling our home. We would highly [More](#) ✓

★★★★★ Highly likely to recommend

11/03/2015 - [dtvanni](#)

Sold a Single Family home in 2015 for approximately \$400K in Tulsa, OK.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

Bill was great to work with throughout the sale of our home. His guidance in determining a list price for our home was spot on, and it sold in under 2 weeks. He was readily available and responded quickly to any calls or texts we made. He is both professional and positive to work with, and I [More](#) ✓



## *Portfolio of Real Estate Services – Selling*

### **Marketing Plan to Sell Your Home**

Selling your home is a joint venture with the Realtor that you choose. The Marketing Plan to sell your home is a combination of my 17 years in this business, trying new things and removing things from my experience that do not work. Our Marketing Plan will attract the attention of potential buyers and also Realtors that are representing potential buyers.

### **The objectives of this Market Plan to sell your home are the following**

1. To assist in getting as many qualified buyers as possible into your home until it is sold.
2. To communicate to you regularly the results of our activities.
3. To assist you in negotiating the highest dollar value...between you and the buyer.

Before we get started on our marketing we request the seller to complete the following three forms.

1. Favorite Qualities or Features of your home and community, see [Exhibit A](#)
2. Utility Information, see [Exhibit B](#)
3. Home Improvements, see [Exhibit C](#)

We will use the information that you provide use to do the following:

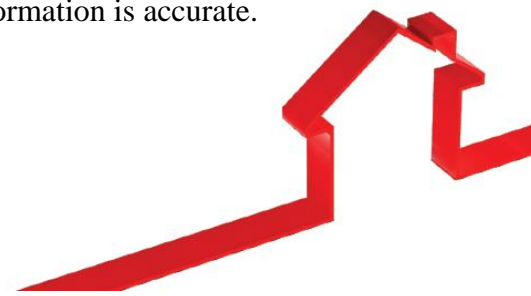
1. Build your marketing materials
2. Answer the most commonly asked questions by potential buyers
3. Also, help to negotiate your best price and terms.

Once you sign the listing agreement it will take about *7 days* to build your marketing materials. Below is our Market Plan checklist ([Exhibit D](#)) that we will follow to building your marketing program.

We will also ask you as the seller to participate in the following areas of our marketing

1. View how your home looks [MLS](#), see [Exhibit E](#)
2. Proof the [Feature Sheet](#) that will remain in your home, see [Exhibit F](#)
3. View our completed [Marketing Grid](#), see [Exhibit K](#)

We will send you a link to [MLS](#) and your [Feature Sheet](#). We will ask you to confirm that all information is accurate or to help us identify any areas that may need to be changed. The information in MLS will also syndicate to 350 search engines and 76,000 websites so it is important this information is accurate.



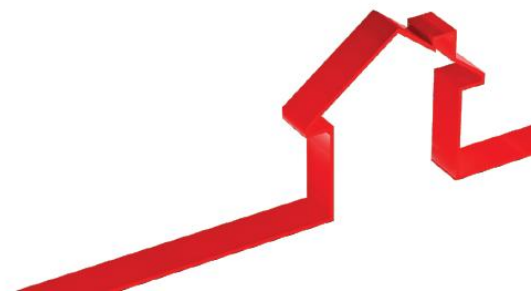
## The following are the steps we take to get a home sold

1. **Price** - This by far is the most critical aspect to position a home to sell. We go to great lengths to complete a comparative market analysis (CMA) on your home. The extensive homework that we do to price your home not only helps us to market your home it also helps us negotiate the highest sales price possible and greatest value to net you the most equity possible on the sale of your home. Please see the [Market Analysis](#) section of this document for more information.
2. **Staging** - We view your home from a buyer's perspective starting with curb appeal. The next critical area of staging is the front entry, kitchen, family room, master suite and the back patio. The areas where we eat, sleep and entertain are critical to every buyer. We will provide advice to make your home more saleable and if appropriate introduce you to home marketing/staging companies that we work with.
3. **Develop a list of features and capital improvements** - No one will know a home better than its owner. From the point of purchase, it helps to know about the capital improvements made to a property. It not only helps us market your home. It also helps defend your value when it comes time to negotiate the best price and terms, see [Exhibit C](#).
4. **MLS** - We submit your home to our local Multiple Listing Service (MLS). We maximize exposure on MLS by promoting the features and benefits of each home we list by using text, digital photos, and links to our websites. Multiple Listing Service (MLS) is the most comprehensive list of properties Active, Pending, Expired, Closed, Withdrawn and Release for the past 10 years. MLS is run by our local board of Realtors (The Greater Tulsa Associate of Realtors), see [Exhibit E](#)
5. **Feature Sheet** - We use photos and text to highlight both capital improvements and the best features of your home (see [Exhibit F](#) for example).
6. **Photography** - We capture the bestselling features of the home through professional photography.
  - a. **Watermarking** - When we syndicate your property information we watermark our photos. Large property distribution companies like Zillow sell ad space to Realtors and give the appearance that they represent your property in an attempt to pick up buyers, see [Exhibit G](#).
7. **Marketing Book** - We place a marketing book in your home to answer the most questions that a potential buyer might have that is viewing your home. Our book for your home will include a location map, property information, property disclosure, tax record and CMA, see [Exhibit H](#).
8. **Cutting Edge Visual Technology** - This aspect of our marketing as evolved over time from moving still shots with music to graphic 3D videos and aerial drone video/photography. We have the capability to use these technologies to sell your home, please see the following examples:
  - a. **3D Visual Tours**, [Click Here](#) or see [Exhibit I](#)
  - b. **Aerial Drone Tours/Photography**, [Click Here](#) or see [Exhibit J](#)
9. **Internet Presence** - We optimize your home's Internet presence by enhancing and posting information about your home to Craigslist, Trulia, Zillow, and also social media sites such as; Facebook, Twitter, and Pinterest.
10. **For Sale Sign** - When home buyers and sellers see our yard signs, they link our company with remarkable service quality and exceptional value.
11. **Top Producer** - We use the best web-based real estate software in the industry to manage our business and client communications.





12. **Supraekey** is part of the lockbox system to gain entry to your home. When Realtors use their e-key to open a lock box they leave behind an electronic signature which includes their name, broker, time of day and phone number. This system adds safety and security to the process of Realtors showing your home.
13. **Keller Williams Multiple Distribution Partners** - Through Keller Williams listing services and MLS your property information will reach over 350 search engines and over 76,000 websites.
14. **Pre-Qualify buyers** - We work with the top lenders in our market area. They all stand ready to pre-approve prospective buyers whenever possible. Our lenders are available to our sellers to discuss a wide variety of financing methods.
15. **Team of Professionals/What Can Go Wrong?** - I would like to share with ever seller and buyer before they begin the process of buying or selling a home of "[What Can Go Wrong](#)" which is in this document below. The intent is not to alarm our clients. We just want to point out from our personal experience potential problems. Choosing Whitescarver & Associates as your Realtors is one of the first steps to avoid some of these problem areas. We also work with an extended team of professionals they help us as we market your home and move from contract to close. Our "Team of Professionals" includes Keller Williams Realty management, lenders, closers, inspections companies, properties managers and professional craftsmen.
16. **Just Listed** - Distribute "Just Listed" notices to neighbors, encouraging them to tell family and friends about your home.
17. **Broker's Open** - This works best working with other major Broker's in our area. It is best when 3 or 4 homes in the same subdivision participate. Your information along with three or four other homes is distributed to the Realtors at these firms, see [Exhibit L](#).
18. **Open House** - We combine several marketing functions at one time which will include an open house. During the first 30 days on the market we set a time and date for an open house, we promote the open house online, social media, phone calls and distribution of your property information to your neighbors. Less than 1% of all homes sell by an open house so is it now a primary focus for marketing and selling your home, see [Exhibit M](#) and [Exhibit N](#).
19. **Target Market** - We target buyers from the general public with our marketing plan and also other Realtors that are active in selling homes in the area surrounding the subject property.
20. **Represent You** - At the time we put our signature next to yours, the seller; on the listing contract we make a commitment to represent you. Our objective is to use all the creative avenues possible to procure a buyer for your home, present all offers and negotiate the best possible price and terms. We also handle all the follow-up once a contract is accepted which will include all mortgage, title, and other closing procedures.



## Market Analysis

Price by far is the most critical aspect of positioning your home to sell. We go to great lengths to complete a comparative market analysis (CMA) on your home. Below is a simple market analysis. For \$500 an appraiser will choose 3 active comparable listings and 3 comparable sales and determine the value of a property. When a home is under contract the appraiser will have a copy of this contract. Typically a home is worth what a ready, willing and finally able buyer will pay for the property. With this in mind, 90% of appraisals will come in at the contract price. Even though a buyer PAYS for the appraisal the appraiser is working for the bank to make sure the value is in the property before the bank is willing to make the loan.

When you are ready to put your home on the market I will want to review all current ACTIVE and CLOSED comparable sales. I will review your neighborhood for the past six months (Active, Pending, Closed, and Expired), CLOSED sales six months prior, the CLOSED HISTORY for your neighborhood and also comparable sales within your school district for the past six months (Active, Pending, Expired and Closed). A final step is to calculate your "absorption rate". The absorption rate is determined by analyzing the past six month sales in the school district and how many homes sell each month on average. Once I divide the TOTAL number of competing homes for sale in your school district by the number of homes that sell each month on average this will calculate your Absorption Rate.

This above data will help determine where your home should be positioned on the market, your projected value price and the average number of expected days on market. Once we place your home on the market we monitor the market for new completing properties and new pending and closed properties. Over time it may be necessary to adjust your price down to cause your home to sell. PRICE will overcome ALL OBJECTIONS from any potential buyer!

After I complete your Market Analysis I will also provide you a copy of your "Estimated Net to Seller Sheet" which will show your NET PROCEEDS and all of the fees associated with your transaction, prorated taxes, closing costs and your mortgage payoff.



## Market Analysis (sample)



**Bill Whitescarver**

Broker Associate, CRS - Keller Williams Preferred



Office: (918) 496-2252

Cell: 918.691.7653

Fax: (918) 491-6351

[billwhitescarver@gmail.com](mailto:billwhitescarver@gmail.com)

CMA 1 - Line

Prepared By: Bill Whitescarver

Listings as of 02/25/16 at 11:08 am

Property Type is 'Residential' Status is 'Active' Status is one of 'Pending', 'Closed', 'Expired' Status Contractual Search Date is 02/25/2016 to 08/29/2015 Subdivision is 'Legacy Park'

**Residential**

**Active Properties**

MLS #	Status	Address	SqFt	BR	FB	HB	Gar	Built	List Price	\$/SqFt	Acres	CDOM	DOM
1551616	Active	8604 E 103rd Street	3,579	4	3	1	3	2001	\$342,750	\$96	0.26	86	86
1553413	Active	10476 S 87th East Avenue	3,595	4	3	1	3	2004	\$360,000	\$100	0.26	77	77
1551454	Active	8715 E 101st Place	4,522	4	3	1	3	2000	\$419,900	\$93	0.26	270	86
1600531	Active	8712 E 104th Street	4,336	4	3	1	3	2002	\$399,900	\$101	0.26	49	49
<b># LISTINGS:</b>	<b>4</b>	<b>Medians:</b>	3,966	4	3	1	3	2000	\$389,950	98	0.26	82	82
		<b>Minimums:</b>	3,579	4	3	1	3	2000	\$342,750	93	0.21	49	49
		<b>Maximums:</b>	4,522	4	3	1	3	2004	\$439,900	101	0.28	270	86
		<b>Averages:</b>	4,008	4	3	1	3	2002	\$390,638	98	0.25	121	75

**Pending Properties**

MLS #	Status	Address	SqFt	BR	FB	HB	Gar	Built	List Price	\$/SqFt	Acres	CDOM	DOM
1546728	Pending	8667 E 103rd Street	4,066	4	3	1	3	2005	\$429,900	\$106	0.24	86	86
<b># LISTINGS:</b>	<b>1</b>	<b>Medians:</b>	4,066	4	3	1	3	2005	\$429,900	106	0.24	86	86
		<b>Minimums:</b>	4,066	4	3	1	3	2005	\$429,900	106	0.24	86	86
		<b>Maximums:</b>	4,066	4	3	1	3	2005	\$429,900	106	0.24	86	86
		<b>Averages:</b>	4,066	4	3	1	3	2005	\$429,900	106	0.24	86	86

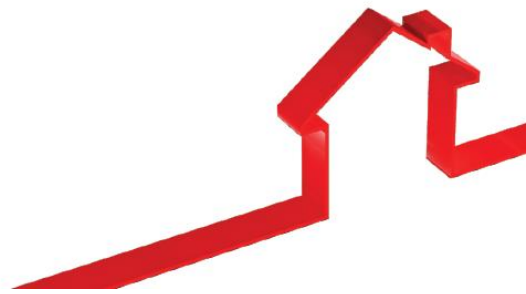
**Closed Properties**

MLS #	Status	Address	SqFt	BR	FB	HB	Gar	Built	List Price	\$/SqFt	Acres	Sold Price	Closed Date	SP/LP	CDOM	DOM
1540140	Closed	8665 E 101st Place	3,877	4	3	2	3	2000	\$300,000	\$76	0.30	\$295,000	11/06/2015	98.33	55	55
1530630	Closed	8654 E 102nd Street	3,567	4	3	0	3	2001	\$329,900	\$93	0.24	\$332,000	12/21/2015	100.64	143	143
1544148	Closed	10117 S 86th East Place	3,665	4	3	0	3	2005	\$375,000	\$98	0.23	\$360,000	11/16/2015	96.00	529	7
<b># LISTINGS:</b>	<b>3</b>	<b>Medians:</b>	3,665	4	3	0	3	2001	\$329,900	93	0.24	\$332,000		98.33	143	55
		<b>Minimums:</b>	3,567	4	3	0	3	2000	\$300,000	76	0.23	\$295,000		96.00	55	7
		<b>Maximums:</b>	3,877	4	3	2	3	2005	\$375,000	98	0.30	\$360,000		100.64	529	143
		<b>Averages:</b>	3,703	4	3	1	3	2002	\$334,967	89	0.26	\$329,000		98.32	242	68

**Expired Properties**

MLS #	Status	Address	SqFt	BR	FB	HB	Gar	Built	List Price	\$/SqFt	Acres	CDOM	DOM
1539688	Expired	8604 E 103rd Street	3,579	4	3	1	3	2001	\$342,750	\$96	0.26	123	31

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 Information is believed to be accurate but is not guaranteed



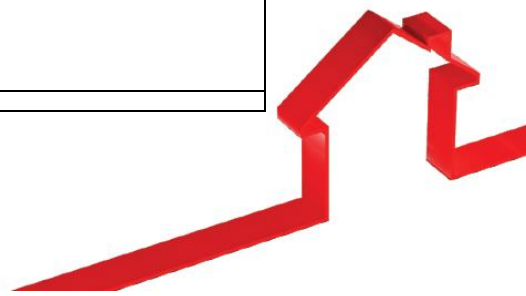
## Trusted Providers

In the last 17 years of providing concierge services for buyers and sellers, I have had the opportunity to develop partnerships with a select list of trusted services providers. These trusted services providers are incredibly talented and trusted in the service they provide. I would like to share this list of trusted services providers with you whether you are preparing to sell a home, in the market to purchase a home, need to maintain your current home, or just want to help a friend.

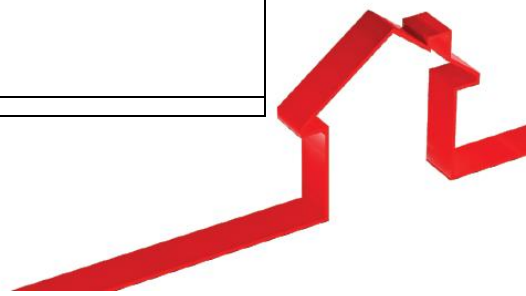


For an extensive list of service providers, you are invited to either visit [HomeKeepr](http://HomeKeepr) website or download the [HomeKeepr](http://HomeKeepr) by going to <https://homekeepr.com/join/bill-whitescarver>.

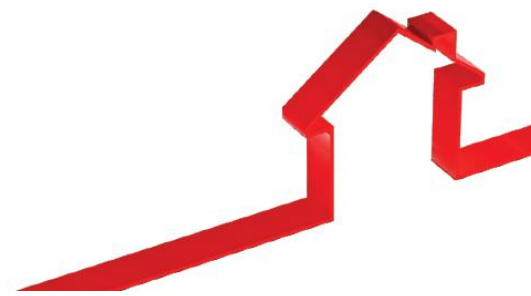
<b>Carpet</b>	Mike Casey 918.250.3000 <a href="mailto:mcady@cbcarpets.com">mcady@cbcarpets.com</a> <b>C &amp; B Carpets &amp; Service</b>
<b>Craftsmen</b>	Clay Rosencutter 918.606.1192 <a href="mailto:empireremodel@cox.net">empireremodel@cox.net</a> <b>Empire Painting and Remodeling</b>
	Terry Williams 918.808.3950 <a href="mailto:cprtulsa@cox.net">cprtulsa@cox.net</a> <b>Corporate Property Resource, Inc.</b>
	Brett Clooney (Handyman) 918.519.0261
<b>Heat &amp; Air</b>	Tim Smith 918.294.3074 <a href="mailto:Tim@triadserviceco.com">Tim@triadserviceco.com</a>
	Bob (Service Manager) 918.282.2877 <b>Triad Service Company</b>
<b>Home Security System</b>	Jeff Kaste 918.520.2700 <a href="mailto:jeffkaste@gmail.com">jeffkaste@gmail.com</a> <b>ADT Authorized Vendor</b>
<b>Home Staging</b>	Gary Witty 918.746.4349 <a href="mailto:castlekeepers@prodigy.net">castlekeepers@prodigy.net</a> <b>Castle Keepers of Tulsa</b>



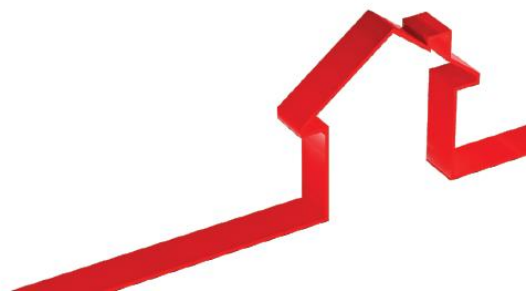
<b>Home Warranty</b>	Lindsey Padilla 918.845.6937 <a href="mailto:lpadilla@ahslink.com">lpadilla@ahslink.com</a> <b>American Home Shield</b>
	Penny Davis Roth 918.845.2556 <a href="mailto:proth@hwahomewarranty.com">proth@hwahomewarranty.com</a> <b>Home Warranty of America</b>
	Shelly Carson 918.381.9787 <a href="mailto:ShelleyC@orhp.com">ShelleyC@orhp.com</a> <b>Old Republic</b>
<b>Inspections</b>	James and Julie Atkinson 918.606.2099 <a href="mailto:Atkinsoninspections@cox.net">Atkinsoninspections@cox.net</a> <b>Atkinson Inspection Service, LLC.</b> Area: <b>Electrical, Plumbing, Mechanical</b>
	Dan LaBrake 918.455.4406 <a href="mailto:dlabrake@housemaster.com">dlabrake@housemaster.com</a> <b>HouseMaster</b> <a href="http://www.housemaster.com/home_inspector/office/000396/tulsa">www.housemaster.com/home_inspector/office/000396/tulsa</a> Area: <b>EMP and ALL Home</b>
	Hamid or Jahan Abdovei 918.665.2593 <a href="mailto:fei@tulsacoxmail.com">fei@tulsacoxmail.com</a> <b>FEI Inspections</b> <a href="http://www.feiinspections.com">www.feiinspections.com</a> Area: <b>Structure</b>
	Richard Barnett 918.586.2383 <a href="mailto:richard@RoofHawk.com">richard@RoofHawk.com</a> <b>Roof Hawk</b> <a href="http://www.roofhawk.com">www.roofhawk.com</a> Area: <b>Roof</b>
	Glen Pendleton 918.853.5386 <a href="mailto:gpend459@cox.net">gpend459@cox.net</a> <b>Cornerstone Chimney Sweep</b> Area: <b>Chimney Inspection</b>
	Eric Kaiserman <b>Donerite Exterminating</b> 918.247.6021 CEL 918.398.7855 <a href="mailto:ladysupervisor@gmail.com">ladysupervisor@gmail.com</a> Area: <b>Wood Rot / Termite</b>



<b>Insurance</b>	John W. Ramsey 918.481.1411 <a href="mailto:john@johnwramsey.com">john@johnwramsey.com</a> <b>State Farm Insurance</b>
	Paul Rosburg 918.872.1290 <a href="mailto:Paul.Rosburg@american-national.com">Paul.Rosburg@american-national.com</a> <b>American National</b>
	Leanna Osborn 918.663.7600 <a href="mailto:leanna.osborn@aaaok.org">leanna.osborn@aaaok.org</a> <b>AAA Insurance</b>
<b>Lenders</b>	Susan Vaughn 918.740.3974 <a href="mailto:Svaughan@firstunitedbank.com">Svaughan@firstunitedbank.com</a> <b>First United Bank</b>
	Randi Wright 918.407.5303 <a href="mailto:randi@cityscapehome.com">randi@cityscapehome.com</a> <b>Cityscape Mortgage</b>
	Patti Vuocolo 918.809.8460 <a href="mailto:patti@usmortgage.com">patti@usmortgage.com</a> <b>US Mortgage</b>
	Phillip Morrow Sr. 918.488.6311 <a href="mailto:PMorrow@amcmtd.com">PMorrow@amcmtd.com</a> <b>AMC Mortgage</b>
<b>Property Management</b>	Jeff Burch 918.809.6586 <a href="mailto:jburch@oneprop.com">jburch@oneprop.com</a> <b>One Prop</b>
	Luke Westerfield 918.665.0212 <a href="mailto:luke@home-tulsa.com">luke@home-tulsa.com</a> <b>Home Finders</b>



<b>Plumbing/Sprinkler</b>	<b>Williams Plumbing &amp; Drain</b> 10321 E 47th Pl Tulsa, OK 918.794.5555 <a href="http://www.williamsplumbing.com">www.williamsplumbing.com</a>
	Patrick Thiebold 918.809.9150 luxurylawnirrigation.com <b>Luxury Lawn and Irrigation</b>
<b>Title Insurance Companies</b>	Christy Becknell 918.493.7201 <a href="mailto:christyb@guarantyabstract.com">christyb@guarantyabstract.com</a> <b>Guaranty Abstract Company</b> 5992 S. Yale Ave. Tulsa, OK 74135



## What Can Go Wrong

In Real Estate as in Life, there are no problems, ONLY SOLUTIONS! The “What Can Go Wrong” information that I have provided is not intended to scare or intimidate. It is simple a list of problems. Choosing the Right Realtors my team of Trusted Providers/Professionals is your best solutions to any of these potential problems.

It is the wise client that prepares for problems before they happen. I also believe in this concept for my business. For this reason, I would like to share my problem checklist that keeps me busy every day. Since no escrow is closed until it is closed, the following items are our potential roadblocks.

My 17 years of experience and almost 450 successful closings have armed me with the tools to overcome each and every problem encountered here, however, it would be unfair for me to say that every problem can be solved. I have placed a delay of closing estimate next to each problem and the ones with asterisks are potential deal killers. Here we go:

<b>Problem Area</b>	<b>Potential time delay or *deal killer*</b>
<b>Lender</b>	
1. Lender does not properly pre- approve the borrower.	2 weeks or *
2. Lender does not process the file in a timely or accurate manner.	1 – 4 weeks *
3. Lender will not approve the loan because of information provided by the borrower.	2 weeks or *
4. Lender does not properly pre- approve the borrower.	2 weeks or *
5. Lender does not process the file in a timely or accurate manner.	1 – 3 weeks
6. Lender will not approve the loan because of information	2 weeks or*
7. Lender decides last minute they don't like the borrower's credit profile.	2 weeks or*
8. Lender decides last minute they don't like the appraisal.	2 weeks or*
9. Lender requires a last minute credit report or re-appraisal.	2 weeks or*
10. Borrower decides at closing they do not like the interest rate, points, cost, loan product, or fine print in the loan documents.	3 days or*
11. Lender is unable to provide closing disclosure in time for the mandatory 3 day TRID waiting period	1 – 3 days*
12. Lender discovers undisclosed information such as IRS tax obligations child support, alimony or other debt obligations, and previous divorces or additional property owned.	2 – 3 weeks*
<b>Cooperative Realtor</b>	
1. Does not pre-qualify their client for motivation to buy/sell.	2 weeks or*
2. Upsets client over minor points.	1-3 weeks or
3. Does not communicate with their client.	1- weeks or
4. Isn't organized in closing paperwork, needs signatures, more information, etc.	2 weeks or*
5. Poor skills with client – unable to satisfy their needs.	2 weeks or*



<b>Problem Area</b>	<b>Potential time delay or *deal killer*</b>
<b>Buyer</b>	
1. Not truthful on loan application.	1 weeks or *
2. Miss-communicated their motivation to buy.	2 weeks *
3. Submits incorrect information to Realtor & lender.	2 weeks or *
4. Source of down payment changes.	1 week or *
5. Change their mind.	1 week or *
6. Finds another property better suited for them.	2 weeks or*
7. They are “nibblers” (always negotiating).	2 weeks or*
8. The buyers bring an attorney into the picture	3 weeks or*
9. Paperwork is not executed in a timely manner.	2 weeks or*
10. They do not deliver proper funds to the closing agent.	2 weeks or*
11. Job change, illness, divorce or other financial setbacks.	1 week or *
12. Short on closing money.	1-4 weeks or *
13. Does not obtain insurance in a timely manner.	1 week or *
14. Family members change their interest in the property.	1-3 weeks or *
<b>Escrow/Closer</b>	
1. Fails to notify agents of unsigned or un-returned documents.	1 week or *
2. Fails to obtain information from beneficiaries, lien holders, title companies, title lien holders, insurance companies or lenders in a timely manner.	1 week or *
3. Incorrectly delivers paperwork.	1-3 weeks or *
4. Incorrect at interpreting or assuming aspects of the transaction and then passing these items on to related parties such as lenders, attorneys, buyers and sellers.	1 week or *
5. Busy, doesn't follow the deal properly to closing.	1-3 weeks or *
6. Doesn't coordinate well with all parties for signature, needs and deal requirements.	1-4 weeks or *
7. New escrow officer	
8. Fails to notify agents of unsigned or un-returned documents.	1-3 days*
<b>Seller</b>	
1. Loses motivation – job transfer did not go through, etc.	1 week or *
2. Illness, divorce, changes of mind.	1 week or *
3. Has hidden defects that are subsequently discovered.	1 week or *
4. Home inspection reveals the average amount of defects in which they are unwilling to repair.	1 week or *
5. Gets attorney involved.	1 week or *
6. Removes property from premises that the buyer believed was included.	1 to 3 weeks
7. Is unable to clear up problems or liens.	1 to 3 weeks
8. Last minute solvable liens are discovered.	1 to 3 weeks
9. Seller did not own 100% of property previously disclosed.	1 week or *
10. Seller thought partners signatures were “no problem”, but they were!	1 week or *
11. Seller delays moving date.	1 day or*

<b>Problem Area</b>	<b>Potential time delay or *deal killer*</b>
12. Seller does not disclose up front any judgments, lawsuits, liens, pending foreclosure, bankruptcy or delinquent payments.	1 to 3 weeks*
13. Seller does not disclose all mortgages and line of credit loans against the property.	1 to 3 weeks*
<b>Acts of God</b>	
1. Earthquake, tornado, fire, slides etc.	1 week or*
<b>The Appraisal</b>	
1. The appraiser is not local or miss-understands the market.	1-3 weeks
2. No comparable sales available.	1 week or *
3. Appraiser appointment delays.	1 week or *
4. Incorrect appraisal – really out of line.	1 week or *
5. Appraisal too low.	2 weeks or*
6. Appraiser may need to revisit property for a final inspection	1 to 2 days*
<b>Inspection Company</b>	
1. Too picky.	1 day or*
2. Scares buyers	1 week or *
3. Infuriates seller.	1 week or *
4. Makes mistakes.	1-3 weeks or *
5. Delays report.	1 week or *
<b>Title Company</b>	
1. Does not find liens or problems until last minute.	1 week or *
2. Does not bend rules on small problems.	1 to 3 weeks
3. Poor service.	1 to 3 weeks
4. Lose's paperwork. (Lenders and Title Companies have strict privacy laws. Sometimes papers can be shredded accidentally before they are imaged and scanned properly. Always keep a backup file of all documentation.)	1 to 2 weeks

I appreciate the time you have spent to understand the challenging time between contract acceptance and close. I wanted you to understand these potential problems for the following reasons:

- A transaction cannot close until escrow/closer has cleared up any and all of the previously mentioned problems.
- To let you know that I have great experience in heading off these potential pitfalls and thus can hopefully make you feel more secure that you chose the correct brokers.
- To make these pitfalls clear to all the parties we are working with so that problems can be discovered early.
- To make you aware of these pitfalls so that you can warn me of any potential problems.

Please be assured that I will pay attention.



## **Exhibit A – Favorite Qualities or Features of your home and community**

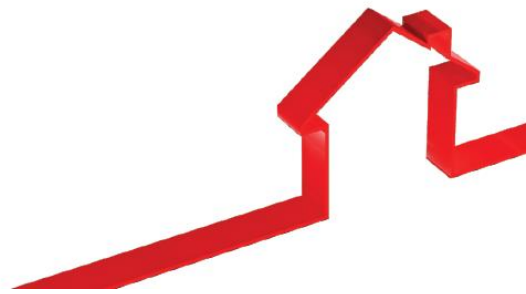
**To assist you in the marketing of your home, please tell me your 9 FAVORITE QUALITIES or FEATURES of your HOME and COMMUNITY.**

### **Home**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_

### **Community**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_



## Exhibit B – Utility Information

### Utility Information

Average Utility Bills for the Last 12 months (from seller’s records)

Electric Co. Name: \_\_\_\_\_ Phone Number \_\_\_\_\_

Estimated Monthly Average: \$ \_\_\_\_\_ High \_\_\_\_\_ Low \_\_\_\_\_

Gas/Propane Name: \_\_\_\_\_ Phone Number \_\_\_\_\_

Estimated Monthly Average: \$ \_\_\_\_\_ High \_\_\_\_\_ Low \_\_\_\_\_

Water, Sewer & Trash Name: \_\_\_\_\_ Phone  
Number \_\_\_\_\_

Estimated Monthly Average: \$ \_\_\_\_\_

Estimated Total Average Monthly Utility Bills: \$ \_\_\_\_\_

Any other relevant information you think the next buyer should know about your home

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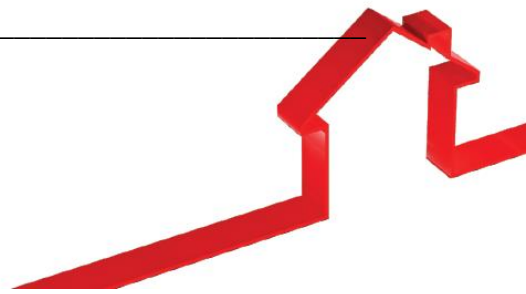
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**Exhibit C - Home Information**

# Home Improvements

Please list your home improvements below over the past 3 to 5 years. Can you also estimate the total cost (ballpark for home improvements you have made to your home? This does not include regular home maintenance.

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If you were to stay in your home another 3 to 5 years what home improvement projects would you consider next?

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Additional Information:

Age of Central Air: \_\_\_\_\_

Age of Central Heat: \_\_\_\_\_

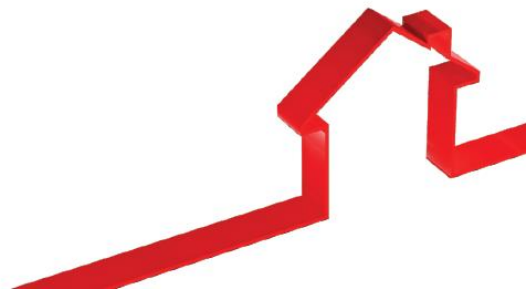
Age of Water Heater: \_\_\_\_\_

Other Items Repaired/Replaced & Year (Roof, Appliances, Piering, Electrical, Plumbing etc.):

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## Exhibit D – Action Check List to Sell Your Home

# ACTION CHECKLIST TO SELL YOUR HOME

Property Address: \_\_\_\_\_ LP: \_\_\_\_\_

MLS#: \_\_\_\_\_ Lock Box #: \_\_\_\_\_ Shackle Code: \_\_\_\_\_

Listing Date: \_\_\_\_\_ End Date: \_\_\_\_\_ Home Warranty: Yes/No

Price Reduction(s): \$amt/date \_\_\_\_\_ HOA: Yes/No

### DAYS DATE REQUIREMENTS

- 1 \_\_\_\_\_ Execute all listing paperwork with the seller.
- 1 \_\_\_\_\_ Ask for key from seller
- 1 \_\_\_\_\_ Place sign and lockbox on Property (record shackle code)
- 1 \_\_\_\_\_ Enter listing into Top Producer
- 1 \_\_\_\_\_ Set appointment for Photos Decide on Visual Tours 3D, Bomb Bomb
- 1 \_\_\_\_\_ CONFIRM Seller’s Disclosure is in MLS
- 1 \_\_\_\_\_ Confirm Showing instructions (Call or Text Bill Whitescarver 918/691-7653 and OR Transaction Coordinator with PH# )
- 2 \_\_\_\_\_ Enter data into MLS system, download photos
- 2 \_\_\_\_\_ CONFIRM All Listing Paperwork Completed for Keller Williams
- 2 \_\_\_\_\_ E-Mail copy of paperwork to Seller (Add to Dot Loop)
- 3 \_\_\_\_\_ REVIEW MLS (Add/Edit) – Send to the Seller
- 3 \_\_\_\_\_ Create Feature Sheet – E-mail to the Seller to Review
- 3 \_\_\_\_\_ Watermark Photo’s
- 3 \_\_\_\_\_ Import MLS listing to Top Producer
- 3 \_\_\_\_\_ Import Top Producer Listing to Top Producer web site (BW.com)
- 4 \_\_\_\_\_ Create a JUST LISTED CARD
- 4 \_\_\_\_\_ Complete Seller’s Grid  
 (Zillow, Trulia, Back Pages, FB Tulsa Real Estate Professionals, Craigslist, Pinterest and Twitter) E-mail to seller AS EACH is completed and the final Grid so they may see us working for them.
- 4 \_\_\_\_\_ Create Marketing Book for the property
- 7 \_\_\_\_\_ Post Visual Tour – (MLS, Facebook BW and W&A, & BW.com)
- 7 \_\_\_\_\_ Deliver Feature Sheet, Marketing Book, cards, Courtesy stand to property
- 7 \_\_\_\_\_ PLAN FIRST OPEN HOUSE.....Mail Just Listed /First Open Cards (When Possible) Call and Door Knock 100 Neighbors
- \_\_\_\_\_ 30 Days.....Update Links (Craig’s List, Tulsa Back Pages etc.)
- \_\_\_\_\_ 45 DOM Report – CMA, Price, Showings, Leads
- \_\_\_\_\_ UPDATE SELLER’s GRID w/ NEW PRICE or NEW MEDIA
- \_\_\_\_\_ (week 6) Update Feature Sheet and Marketing Book with New Price.
- \_\_\_\_\_ (week 12) Update Feature Sheet and Marketing Book with New Price.
- \_\_\_\_\_ (week 18) Update Feature Sheet and Marketing Book with New Price



**Exhibit E - MLS**

**MLS** – We submit your home to our local Multiple Listing Service (MLS). We maximize exposure on MLS by promoting the features and benefits of your home using digital photos and texts. MLS is the most comprehensive and accurate list of properties Active, Pending, Expired, Closed, Withdrawn and Released for the past 10 years. MLS is run by our local board of Realtors (The Greater Tulsa Association of Realtors). Our MLS does syndicate to many other websites.

**4108 N Battle Creek Drive Broken Arrow, OK 74012**  
 MLS# 1543518  
 Status: Active 09/22/15  
 County: Tulsa  
 School District: Broken Arrow - Sub Dist 13  
 Subdivisions: Reflection Ridge at Battle Creek

List Price: \$795,000  
 LRP/MSL: \$124  
 DOM: 162  
 COB: 162

Type: House  
 General Information:  
 Style: Other  
 Beds: 5  
 Baths: 3/4  
 Dir. Area: 5  
 Year Built: 1999  
 Pool: 4, Attached, Car Entry - Side, Elec Overhead  
 Garage: 2, Work Area, Workshop  
 Road: Asphalt / Fiberglass  
 Lot Description: Golf Course Frontage, Mature Trees  
 Legal: Lt 14 Blk 3 Reflection Ridge at Battle Creek  
 Remarks: GREAT VALUE! Fun, spacious & great for entertaining. This home covers 2 1/2 acres & backs to the #3 tee box on the Battle Creek Golf Club. Must see the full tennis & basketball court, indoor gym, 22 x 44 pool, 10 person hot tub & massive game room w/ wet bar!

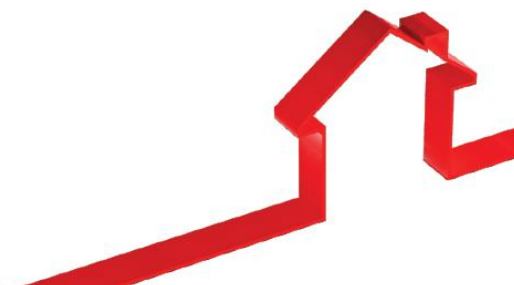
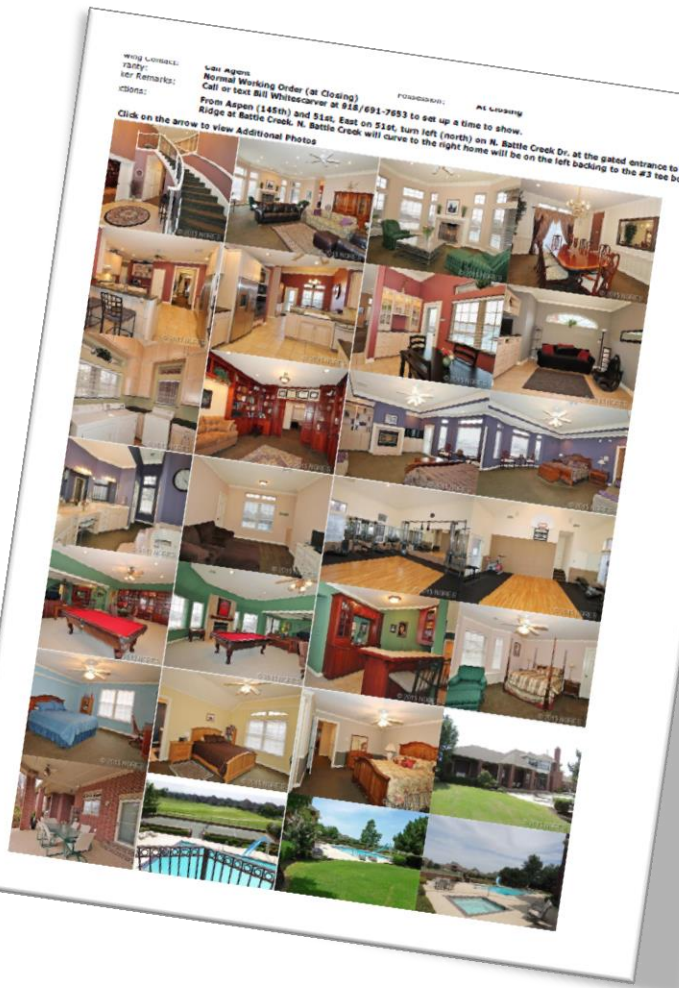
Listing Information:  
 Windows: Aluminum  
 Patio/Deck: Covered Patio, Covered Porch, Deck, Patio  
 Fence: Split Rail  
 Exterior Features: Saturated Lighting, Gutters, Hot Tub/Spa, Prof Landscaped, Sidewalk, Sprinkler System, Tennis Court  
 Construction: Wood Frame  
 Heating: No  
 Cooling: Central AC  
 Appliances Incl: Dishwasher, Disposal, Ice Maker, Microwave, Range/Oven  
 Open Description: Built-in, Single

Room Features:  
 # of Liv Areas: 3  
 Room Type: Level 2  
 Description: Pullman Bath, Walk-in Closet  
 Bedroom: Level 1  
 Pullman Bath, Walk-in Closet  
 Dining Room: Level 1  
 Formal  
 Kitchen: Level 1  
 Breakfast Nook, Pantry  
 Office: Level 2  
 Bookcase  
 Game/Rec Room: Level 3  
 Closet, Fireplace, Washer  
 Master Bath: Level 1  
 Bath, Double Sink, Full Bath, Separate Shower, Whirlpool

Room Features:  
 Level 1  
 Half Bath  
 School Information:  
 Grade School: Broken Arrow - Sub Dist (13)  
 High School: Country Lane Broken Arrow  
 HSA Information: No Interest:  
 Yes  
 Gated Access: No  
 Taxes: Homebased: Yes  
 PFTI: No

Financing/Warranty Information:  
 Home-Quilting: No  
 Green Rating & Features:  
 Energy Star Rated: No  
 Office and Showing Information:  
 Office and Showing: (918) 496-2182  
 Contact Phone: (918) 691-7653  
 Contact Phone: (918) 691-7653  
 Owner Phone: No  
 Flood Notice Req: No

Other Information:  
 Assumable Loan: No  
 Loan Type: Conventional, FHA, VA/  
 Fin Used: No  
 Sales Commissions: No  
 Rating Org: Green Certified: No  
 Listing Office: Keller Williams Preferred (129)  
 Listing Associate: Bill Whitescarver (137648)  
 Agent: Bill Whitescarver  
 Compensation: 3%



## Exhibit F – Feature Sheet

**Feature Sheet** – A feature sheet is placed in your home for prospective buyer’s which will highlight the best features of your home, any capital improvements; best photos and key information such as the number of bedrooms, baths, square feet, lot size, school district and property taxes.

**\$600k VALUE on 7.5 Acres**  
*Dream Home*



Enjoy a glass of wine while you sit on your back porch watching the sun set overlooking the pond.




The Garden Shed has a concrete foundation, lots of storage, shelving, planting table, windows, regular and garage door for easy access. The sellers have 200 trees on this 7.5 acres. The Hollies have been planted as wind breaks on the north and south and when grown will provide extra privacy as well. There are red, orange, yellow oaks, cherry blossoms, willows, sycamore, loblolly pines, crape myrtle, Bradford pear, etc. The seasonal color will be beautiful to behold from those porches soon!

**PROPERTY FEATURES:**

- 3 Bedrooms
- 2 Bathrooms
- Office
- Sperry Schools
- 2728 Sq Ft
- Built 2013
- Spacious Kitchen
- Formal Dining
- Mud Room
- Game & Hobby Media Room
- Gas Fireplace
- Vaulted Ceiling
- 2 Car Garage
- 7.5 Acres
- Electric Gate
- Six Person Safe Room
- Automatic Sprinkler System
- Garden Shed

**THE ULTIMATE MAN CAVE**

- 90K Recent Updates
- 600 Sq Ft Guest Quarters
- 1 Bedroom
- 1 Bath room
- Full Kitchen
- Living
- Laundry
- 5 Roll Up Doors and Work Bays
- 2100 Sq Ft Workspace

**WHITESCARVER ASSOCIATES**  
REAL ESTATE



**Bill Whitescarver**  
 Broker Associate, CRS  
 918.691.7653  
[billwhitescarver@gmail.com](mailto:billwhitescarver@gmail.com)  
[www.billwhitescarver.com](http://www.billwhitescarver.com)

**kw**  
KELLER WILLIAMS REALTY

4745 E 6th Street, Suite 100  
 Tulsa, OK 74137

Each office independently owned and operated. If your property is listed with another Broker, this is not a solicitation. Keller Williams Realty does not guarantee the accuracy of the information, or make or give information concerning the condition or features of the property provided by the seller or obtained from public records or other sources and the buyer is advised to independently verify the accuracy of that information through personal inspection with appropriate licensed professionals.

It's not just a house...  
 It's Country *Dream Home!*

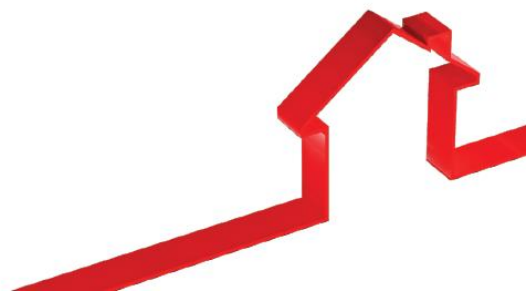


This property is a \$600,000 value to the next home owner and starts with 7.5 fenced acres with an electric gate, a pond and a mini orchard with about 200 trees. The main Stone and Full Brick home is currently on one level and has 2728SF/AP with 3 bedrooms, an office, two baths two car garage and ability to expand 800 to 1200SF to level two.

The Ultimate Man Cave has \$90K in recent upgrades and features 2,100SF of work space 600SF guest quarters/apartment with a full kitchen, living area, laundry and separate bedroom.

Garden Shed with lighting and electrical outlets.

**10496 N 57th West Ave Sperry, OK 74073**  
**\$525,000**





# Beautiful *Country Dream*



The Family Room is the central focus of this home and features built-in bookshelves, stone fireplace with gas logs, ceiling fan, can lighting and opens to the kitchen area.



The office is to the right off the front entry behind double French doors and features a large walk-in closet with customized shelving, floor-to-ceiling built-in bookcases, custom wood work, ceiling fan and can lighting.



The kitchen features granite counter tops, hardwood floors, stainless steel appliances, a vaulted ceiling, floor to ceiling cabinets, food pantries designed around refrigerator and also an 8ft long walk-in pantry with customized shelving on 3 sides including special area for canning jars and an island equipped as baking station with electric outlets on both ends.



The spacious utility room with granite counter tops and stainless steel sink has direct access to the master bedroom closet and hall leading to bedroom 3 and the mudroom.



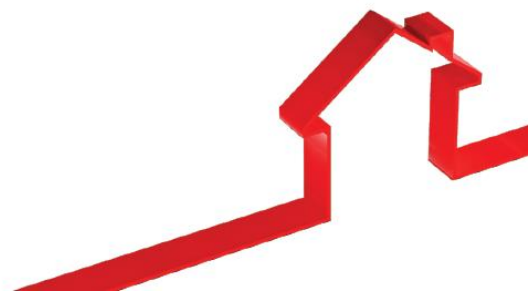
Ultimate man cave! Living area that opens to the kitchen with direct access to the bedroom and shop area. The shop has 2,100 sq. ft. of actual work space that is ideal for auto, machine or wood shop.



The master bedroom is just off the living room and features a tray ceiling with ceiling fan and crown molding.

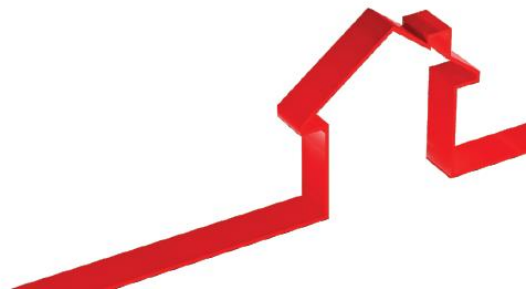


Door off the master bedroom opens to a large storage room with custom shelving and storage. In this storage area is a safe room that will fit more than six people. The master bath features his and her vanities and walk-in closets, whirlpool tub and separate grotto shower, and floor-to-ceiling cabinets and private toilet.

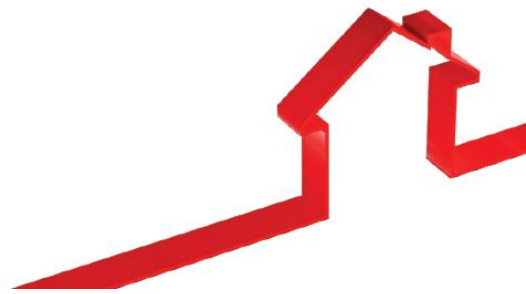
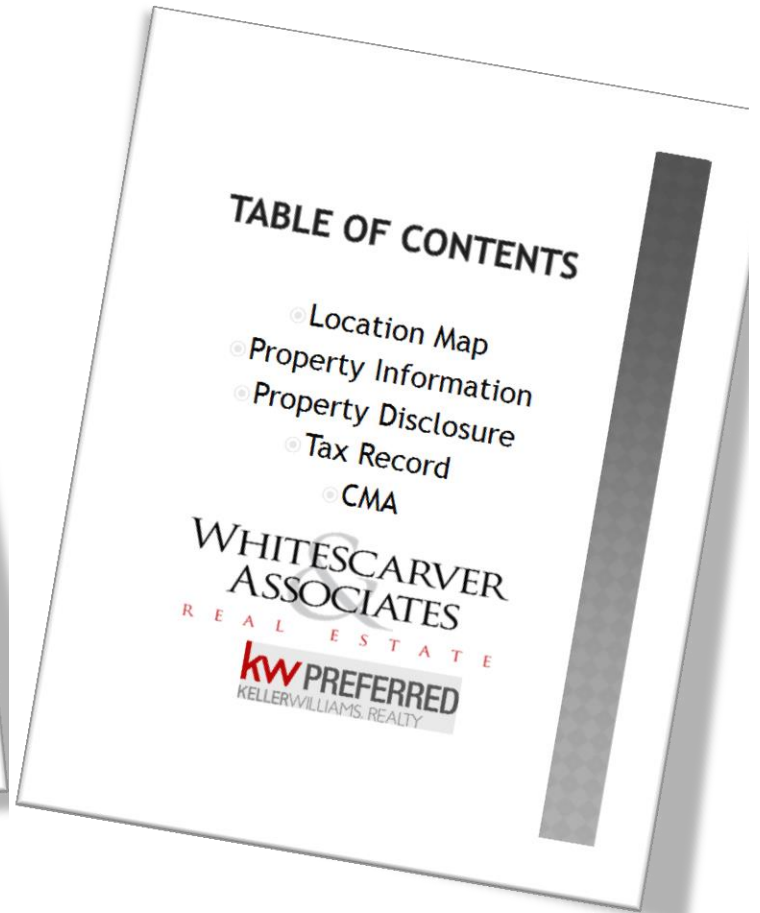
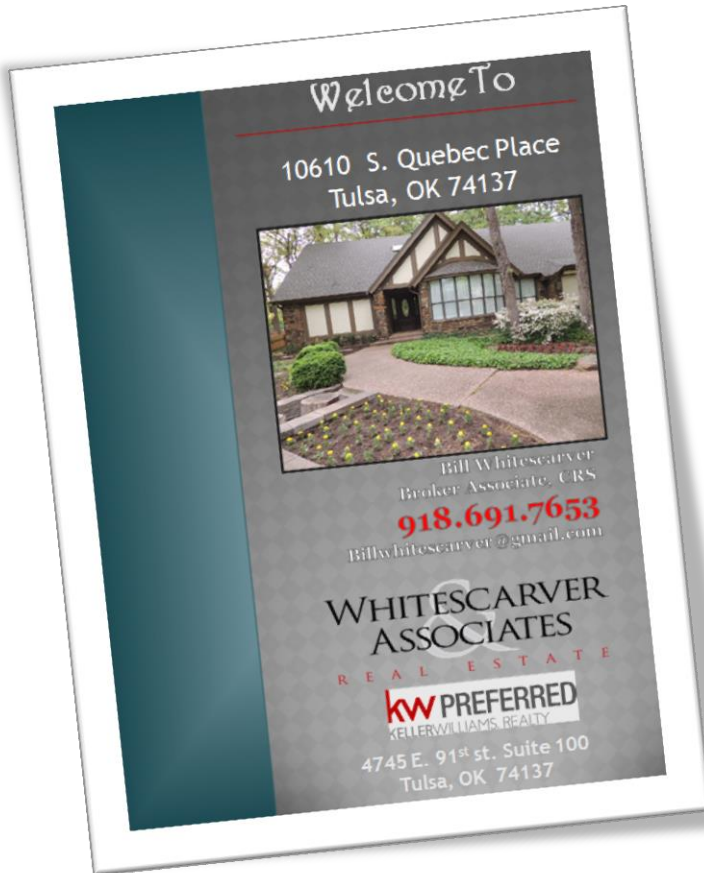


## Exhibit G - Watermarking

**Watermarking** - When we syndicate your property information we watermark our photos. Large property distribution companies like Zillow sell ad space to Realtors and give the appearance that they represent your property in an attempt to pick up buyers. We spend time understanding the features of your home and we want to be the point of contact to provide your information to potential buyers that may have questions. Watermarking simply puts our brand and contact information on our photos to protect our digital rights.



## Exhibit H – Marketing Book

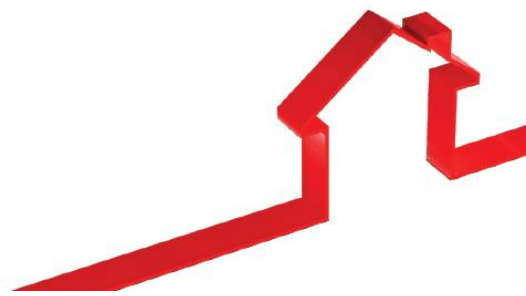


## Exhibit I – 3D Visual Tours

**3D Visual Tours** – This aspect of our marketing has evolved over time from a slide show using still photos and music to 3D videos. Please [Click Here](#) or the picture below to view one of our 3D tours. (or go to [www.billwhitescarver.com/3d-visual-tours.asp](http://www.billwhitescarver.com/3d-visual-tours.asp))



You may visit <http://www.billwhitescarver.com/3d-visual-tours.asp> to view this tour



## Exhibit J – Aerial Drone Tours/Photography

[Click Here](#) or either of pictures below to view one of our Aerial Drone tours.



You may visit <http://www.billwhitescarver.com/aerial-drone-tours.asp> to view this tour.



## Exhibit K – Marketing Grid

**Marketing Grid** – Once we have completed all of your marketing materials we will also send you a copy of your marketing grid that contains links to some of the key websites that we distribute to. The links are active so you may click through and see your information from the view of a prospective buyer. If you see that we need to change or edit any information was ask that you please let us know.

Listing Agent Name	Bill Whitescarver
Listing Agent Email:	<a href="mailto:billwhitescarver@gmail.com">billwhitescarver@gmail.com</a>
Seller Name:	Sellers Name
Seller street address:	20050 E 72nd St N
Seller city/state/zip:	Owasso, OK 74055
MLS Number:	1549713
Price start:	\$554,000
Price current	\$539,000
Listing Assistant:	Ty Brown
Date Completed:	1.22.16
Type of work:	New Price
Photo source:	Email
Photo count:	35
Type - General	Type - Specific
MLS	<a href="#">Web Link</a>
Craigslist	<a href="#">Web Link</a>
Trulia	<a href="#">Web Link</a>
Zillow	<a href="#">Web Link</a>
Back Page	Done
Facebook	Done
Twitter	Done
Pinterest	Done
Top Producer	Done
Back Agent	Done



## Exhibit L - Broker's Open Survey

Brokers open works best working with other major Brokers in our area. It is best when 3 or 4 homes in the same subdivision participate. Your information along with three or four other homes is distributed to the Realtors at these openings. These openings may be occurring with offering a lunch from 11:30 am to 1 pm typically on Tuesday or Wednesday, or it may also be a wine and cheese or catered event one evening from 4 to 6. These openings will allow other Realtors the opportunity to see your home for the potential buyers they may be working with.

# Broker's Open Survey

## Your Comments are Welcome

### Property Information

**Price \_\_\_\_\_ Bedrooms \_\_\_\_\_ Baths \_\_\_\_\_ Garage \_\_\_\_\_ SF \_\_\_\_\_ Acres \_\_\_\_\_**

**ON A SCALE FROM 1 TO 5 PLEASE RATE THE FOLLOWING**  
*(5 being the most positive)*

- |  |   |   |   |   |   |
|--|---|---|---|---|---|
| 1. Curb Appeal   | 1 | 2 | 3 | 4 | 5 |
| 2. First Impression                                    | 1 | 2 | 3 | 4 | 5 |
| 3. Kitchen   | 1 | 2 | 3 | 4 | 5 |
| 4. Master Bedroom/Master Bath                          | 1 | 2 | 3 | 4 | 5 |
| 5. Carpet/Flooring                                     | 1 | 2 | 3 | 4 | 5 |
| 6. Marketability vs. Price                             | 1 | 2 | 3 | 4 | 5 |
| 7. Do you feel that his home is a (please circle one): |   |   |   |   |   |
| a. Bargain   |   |   |   |   |   |
| b. Solid Value   |   |   |   |   |   |
| c. Priced Right  |   |   |   |   |   |
| d. A Little High                                       |   |   |   |   |   |
| e. Over Priced   |   |   |   |   |   |

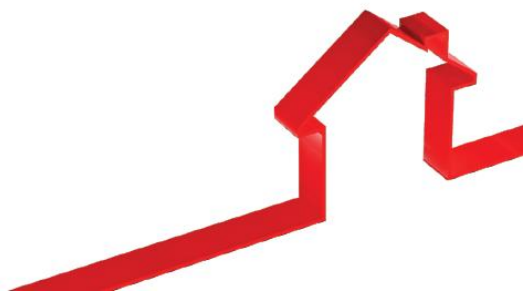
8. Do you like the overall condition of this home?	Yes	No
--	-----	----

If not, what are the issues?

9. Please provide your overall opinion of this home

Name (Optional) \_\_\_\_\_

Firm Name \_\_\_\_\_



## Exhibit M – Action Plan for Planning an Open House

**Planning an Open House** – During the first two to four weeks on the market, we set a day and time for an open house. We promote the open house online, through websites, social media and contacting your neighbors with a phone call and property information that we hand deliver the day before knocking on doors. Less than 1% of homes sell by an open house so it is not a primary focus for our marketing efforts. See below the Action Check List that we follow for an open house and also a sample marketing piece that we will distribute to your neighbors

# ACTION PLAN FOR PLANNING AN OPEN HOUSE

<b>DATE</b>	<b>Items to Complete Prior to Open House:</b>
_____	Notify Seller and Confirm Open House
_____	PLACE OPEN SUNDAY 2 TO 4 the MONDAY prior to the Open House
_____	Place an add in Tulsa World Line. Ads must be placed by 2pm eight days prior to the weekend of the open house.
_____	MLS/Zillow/Trulia add/edit open house
_____	Use Landvoice database to call 100 neighbors to tell them about the Open House.
_____	Design Property information sheet to hand deliver to the open house Saturday prior to a Sunday open house. PLACE OPEN HOUSE DIRECTIONAL SIGNS.
_____	Create Just Listed 1 <sup>st</sup> postcards in Michael Lewis Marketing Suites and mail to 100 homes in the neighborhood. Try to coordinate the Just Listed mailing with the first planned Open House.
_____	Enter Open House in Top Producer in Notes
_____	Landvoice/Just listed, call into neighborhood prior to open house
_____	Print 15 additional Feature Sheets by Friday before the open house.
_____	Have OPEN HOUSE sheets prepared on the clipboards Friday prior to the OH.





## Exhibit N – Open House Marketing Piece

**Who do you know that would like to be your neighbor?**



**Sunday, Dec 20, 2015**

**OPEN HOUSE** 2:00 – 4:00 pm

12005 S Oswego Avenue Tulsa OK 74137



**\$385,000**



**Bill Whitescarver**

918.691.7653

[billwhitescarver@gmail.com](mailto:billwhitescarver@gmail.com)

**Ty Brown**

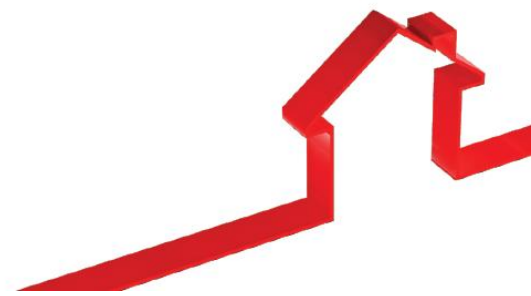
337.781.2389

[ty.brown0088@gmail.com](mailto:ty.brown0088@gmail.com)

**kw** PREFERRED  
KELLERWILLIAMS, REALTY

**4 bedrooms 3.5 baths 3 car garage 3564SF 2005**

**Features: Beautiful 2 story full brick country home with stone accents. Neighborhood clubhouse & pool**



## Exhibit O – Open House Survey

# Open House Survey

**Over Priced- - - - - Great Value**

1 2 3 4 5 6 7 8 9 10

10. Opinion on prices?  
 a. What should it be?

**Needs Work - - - - - Move-in-Ready**

1 2 3 4 5 6 7 8 9 10

11. Opinion on condition?  
 a. What are the issues?

12. How did you hear about our open house today?  
 a. Online  
 b. Saw Open House Sign  
 c. A Friend  
 d. Phone Call  
 e. Other \_\_\_\_\_?

13. Are you in the market to buy in the next 90 days? Yes No

14. Are you in the market to buy in the next 12 months Yes No

15. Are you currently working with a Realtor? Yes No

16. Have you been pre-approved for a mortgage? Yes No

17. Would you like information on some great lenders that we work with? Yes No

18. Please Describe your next home for us:

Location or School District \_\_\_\_\_

Price Range \_\_\_\_\_

Minimum Requirements: \_\_\_ Beds \_\_\_ Baths \_\_\_ SF \_\_\_ Age \_\_\_ Lot Size

Other \_\_\_\_\_

19. Would you be interested in receiving information on properties that meet your search criteria? Yes No

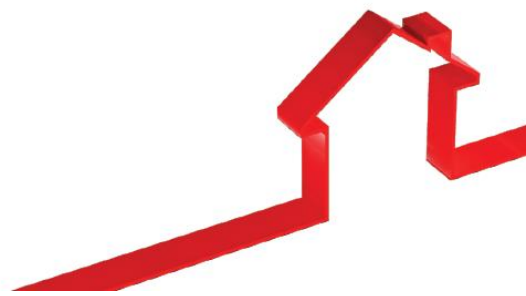
Name \_\_\_\_\_

Current Address \_\_\_\_\_

Phone Number \_\_\_\_\_

E-mail \_\_\_\_\_

**Ask us about our KW Mobile App!**



## *Portfolio of Real Estate Services – Buying*

### **Helpful Tips for Buyers**

The following is some helpful information that I put together to help you with the purchase of your next home.

This is a very exciting time and we look forward to helping you. The following is a quick overview of our services and also the home purchasing process in the Greater Tulsa Area.

The first step in the home buying process is to talk to a lender and be clear about your family budget. A lender will review a loan estimate with you that will include your monthly mortgage payment, interest rate, closing costs and your total cash required to close.

The next step is to decide what you really want in your next home.

1. Value Range (low and high end)
2. Geographic Area (i.e. school district or North, South, East and West boundaries)
3. Minimum Requirements in a home (beds, baths, garage, size, age, lot size etc.)

99% of today's buyers will find their next home online.

Once you are clear about your search criteria then we will e-mail you ALL of the homes that are currently on the market that meets your search criteria. We also save this search criterion and the email you any NEW properties that are added to MLS or any media changes i.e. new photo's or updated visual property tours.

I would encourage you to make a list of your TOP 4 to 6 choices from the properties that we e-mail to you and then drive the area and see what is around them – neighborhood, shopping, entertainment, distance to work, medical care etc.

We look forward to helping you find the property that is the best fit for you and your family. Once we find the right home we need to do the following:

1. Review the financial transaction with your lender such as the purchase price, funds for down payment and closing costs and the following specific terms: type of loan, seller paid buyer closing costs, residential service agreement, items to stay with the property, earnest money, repair cap, closing date, effective date of the contract, special conditions, supplemental agreements etc.
2. Negotiate the best price and terms and help you purchase the MOST house for your MONEY.
3. Set the file up with a great closer
4. Schedule Inspections then ask the seller to repair items that are identified as "other than normal" and any "appraisal requirements".
5. Monitor the loan and Title Process



6. On the final stretch with an executed contract, clear title and loan docs we confirm our day and time to close.
7. Just prior to closing we will set up a final walk through, collect repair receipts and make sure that all repairs have been completed to your satisfaction, review the settlement statement, and coordinate the transfer of utilities with the seller. The appraiser may also need a final inspection.

The critical three steps from contract to close are the contract, clear title and loan documents. The closing will be the final step of the home purchase process. It is a financial summary of the real estate transaction. Possession is typically granted to the buyer at the closing table as soon as the key slides across the table from buyer to seller.

See additional information in this document that we have available to help you through the home purchase process.

1. [Mortgage Lenders and questions to ask!](#)
2. [Trusted Providers](#)
3. [WHAT CAN GO WRONG IN A REAL ESTATE TRANSACTION!](#)

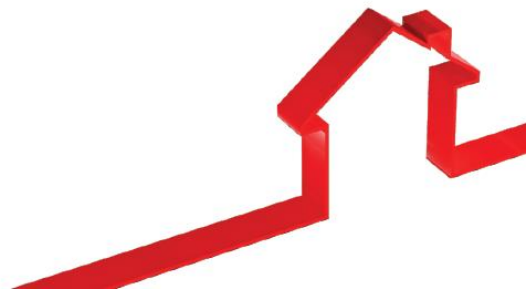
So please review the properties that we will e-mail to you according to your search criteria and start that list of your TOP 4 to 6 properties and then we can get you started on owning your NEW HOME! I'm always available to answer any questions you may have about the home buying process or the real estate market.

We thank you for the opportunity to help you find the home that will be the best fit for you and your family.



Bill Whitescarver  
Broker Associate, CRS

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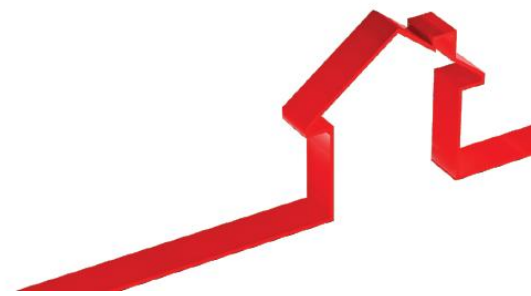
## Mortgage Lenders and Questions to Ask

First Name	Last Name	Company	Email	Office Phone
Susan	Vaughn	First United	<a href="mailto:svaughan@firstunitedbank.com">svaughan@firstunitedbank.com</a>	918.740.3974
Randi	Wright	Cityscape Mortgage	<a href="mailto:randi@cityscapehome.com">randi@cityscapehome.com</a>	918.407.5303
Patti	Vuocolo	US Mortgage Corporation	<a href="mailto:patti@usmortgage.com">patti@usmortgage.com</a>	918.809.8460

### Questions for lenders

- Based on my personal financial situation, what is the best loan or financial product for me? (FHA, VA, Conventional, 30 year, 15 year, ARM, etc.).
- How much should I put down? (3.5%, 5%, 10%, 20%).
- Does it make sense to pay discount points or have the seller pay for my closing costs?
- Ask for a Loan Estimate / Financial Summary from each lender **using the same criteria**; i.e., purchase price, amount down etc.
- Ask the same questions of each lender that you choose to talk to.
- A lender should not ask you for money (that covers the cost of the appraisal and credit report) until you decide on your lender.
- The good faith estimate will tell your interest rate, closing costs, prepaids, monthly payment and the cash required to close.
- At this stage, you are talking to lenders and shopping rates, terms and **customer service!!!!**
- You may be directed by the loan officer to a website to complete an online application. In today's lending world you do NOT want to RUSH your loan approval!!!
- Give yourself and the lender you choose a time to complete this process thoroughly as there are lots of details!
- **A full loan approval** that says you are a **ready, willing and financially able buyer** will put you in a great position for me to help negotiate your **best** price and terms on your real estate purchase contract.
- You should make a decision based on the GFE (Good Faith Estimate) (or financial summary provided by the lender) and the lender that guides you in the best loan product for your financial situation.
- **To close we need the following three items** 1) Contract 2) Clear Title and 3) **final loan approval**.
- Items from contract to close: Inspections, repairs, clear title, final walkthrough, review the Closing Disclosure.
- **The lender should have the CD 3** days prior to close.
- Having the Settlement Statement a few days prior to closing allows time to review the statement and compare it to the GFE (Good Faith Estimate) originally provided by your lender. If any changes need to be made to the settlement statement those changes need to be completed before you sit down at the closing table.

**PLEASE CALL US IF YOU HAVE ANY QUESTIONS THROUGH THE PROCESS**



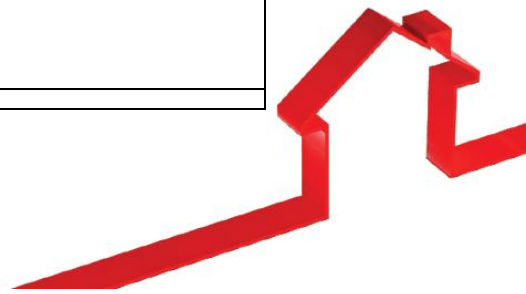
## Trusted Providers

In the last 17 years of providing concierge services for buyers and sellers, I have had the opportunity to develop partnerships with a select list of trusted services providers. These trusted services providers are incredibly talented and trusted in the service they provide. I would like to share this list of trusted services providers with you whether you are preparing to sell a home, in the market to purchase a home, need to maintain your current home, or just want to help a friend.

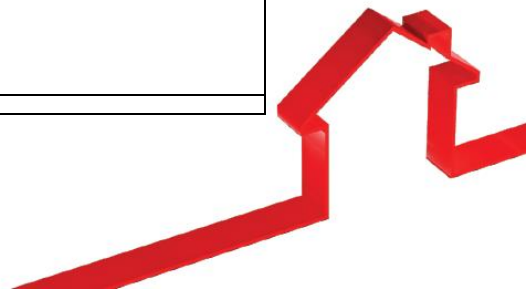


For an extensive list of service providers, you are invited to either visit [HomeKeepr](http://HomeKeepr) website or download the [HomeKeepr](http://HomeKeepr) by going to <https://homekeepr.com/join/bill-whitescarver>.

<b>Carpet</b>	Mike Casey 918.250.3000 <a href="mailto:mcady@cbcarpets.com">mcady@cbcarpets.com</a> <b>C &amp; B Carpets &amp; Service</b>
<b>Craftsmen</b>	Clay Rosencutter 918.606.1192 <a href="mailto:empireremodel@cox.net">empireremodel@cox.net</a> <b>Empire Painting and Remodeling</b>
	Terry Williams 918.808.3950 <a href="mailto:cprtulsa@cox.net">cprtulsa@cox.net</a> <b>Corporate Property Resource, Inc.</b>
	Brett Clooney (Handyman) 918.519.0261
<b>Heat &amp; Air</b>	Tim Smith 918.294.3074 <a href="mailto:Tim@triadserviceco.com">Tim@triadserviceco.com</a>
	Bob (Service Manager) 918.282.2877 <b>Triad Service Company</b>
<b>Home Security System</b>	Jeff Kaste 918.520.2700 <a href="mailto:jeffkaste@gmail.com">jeffkaste@gmail.com</a> <b>ADT Authorized Vendor</b>
<b>Home Staging</b>	Gary Witty 918.746.4349 <a href="mailto:castlekeepers@prodigy.net">castlekeepers@prodigy.net</a> <b>Castle Keepers of Tulsa</b>



<b>Home Warranty</b>	Lindsey Padilla 918.845.6937 <a href="mailto:lpadilla@ahslink.com">lpadilla@ahslink.com</a> <b>American Home Shield</b>
	Penny Davis Roth 918.845.2556 <a href="mailto:proth@hwahomewarranty.com">proth@hwahomewarranty.com</a> <b>Home Warranty of America</b>
	Shelly Carson 918.381.9787 <a href="mailto:ShelleyC@orhp.com">ShelleyC@orhp.com</a> <b>Old Republic</b>
<b>Inspections</b>	James and Julie Atkinson 918.606.2099 <a href="mailto:Atkinsoninspections@cox.net">Atkinsoninspections@cox.net</a> <b>Atkinson Inspection Service, LLC.</b> Area: <b>Electrical, Plumbing, Mechanical</b>
	Dan LaBrake 918.455.4406 <a href="mailto:dlabrake@housemaster.com">dlabrake@housemaster.com</a> <b>HouseMaster</b> <a href="http://www.housemaster.com/home_inspector/office/000396/tulsa">www.housemaster.com/home_inspector/office/000396/tulsa</a> Area: <b>EMP and ALL Home</b>
	Hamid or Jahan Abdovei 918.665.2593 <a href="mailto:fei@tulsacoxmail.com">fei@tulsacoxmail.com</a> <b>FEI Inspections</b> <a href="http://www.feiinspections.com">www.feiinspections.com</a> Area: <b>Structure</b>
	Richard Barnett 918.586.2383 <a href="mailto:richard@RoofHawk.com">richard@RoofHawk.com</a> <b>Roof Hawk</b> <a href="http://www.roofhawk.com">www.roofhawk.com</a> Area: <b>Roof</b>
	Glen Pendleton 918.853.5386 <a href="mailto:gpend459@cox.net">gpend459@cox.net</a> <b>Cornerstone Chimney Sweep</b> Area: <b>Chimney Inspection</b>
	Eric Kaiserman <b>Donerite Exterminating</b> 918.247.6021 CEL 918.398.7855 <a href="mailto:ladysupervisor@gmail.com">ladysupervisor@gmail.com</a> Area: <b>Wood Rot / Termite</b>

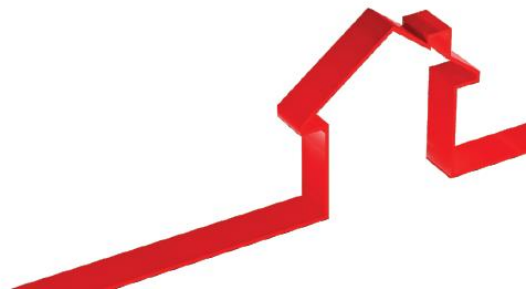


<b>Insurance</b>	John W. Ramsey 918.481.1411 <a href="mailto:john@johnwramsey.com">john@johnwramsey.com</a> <b>State Farm Insurance</b>
	Paul Rosburg 918.872.1290 <a href="mailto:Paul.Rosburg@american-national.com">Paul.Rosburg@american-national.com</a> <b>American National</b>
	Leanna Osborn 918.663.7600 <a href="mailto:leanna.osborn@aaaok.org">leanna.osborn@aaaok.org</a> <b>AAA Insurance</b>
<b>Lenders</b>	Susan Vaughn 918.740.3974 <a href="mailto:Svaughan@firstunitedbank.com">Svaughan@firstunitedbank.com</a> <b>First United Bank</b>
	Randi Wright 918.407.5303 <a href="mailto:randi@cityscapehome.com">randi@cityscapehome.com</a> <b>Cityscape Mortgage</b>
	Patti Vuocolo 918.809.8460 <a href="mailto:patti@usmortgage.com">patti@usmortgage.com</a> <b>US Mortgage</b>
	Phillip Morrow Sr. 918.488.6311 <a href="mailto:PMorrow@amcmgt.com">PMorrow@amcmgt.com</a> <b>AMC Mortgage</b>
<b>Property Management</b>	Jeff Burch 918.809.6586 <a href="mailto:jburch@oneprop.com">jburch@oneprop.com</a> <b>One Prop</b>
	Luke Westerfield 918.665.0212 <a href="mailto:luke@home-tulsa.com">luke@home-tulsa.com</a> <b>Home Finders</b>





<b>Plumbing/Sprinkler</b>	<b>Williams Plumbing &amp; Drain</b> 10321 E 47th Pl Tulsa, OK 918.794.5555 <a href="http://www.williamsplumbing.com">www.williamsplumbing.com</a>
	Patrick Thiebold 918.809.9150 luxurylawnirrigation.com <b>Luxury Lawn and Irrigation</b>
<b>Title Insurance Companies</b>	Christy Becknell 918.493.7201 <a href="mailto:christyb@guarantyabstract.com">christyb@guarantyabstract.com</a> <b>Guaranty Abstract Company</b> 5992 S. Yale Ave. Tulsa, OK 74135



## What Can Go Wrong

In Real Estate as in Life, there are no problems, ONLY SOLUTIONS! The “What Can Go Wrong” information that I have provided is not intended to scare or intimidate. It is simple a list of problems. Choosing the Right Realtors my team of Trusted Providers/Professionals is your best solutions to any of these potential problems.

It is the wise client that prepares for problems before they happen. I also believe in this concept for my business. For this reason, I would like to share my problem checklist that keeps me busy every day. Since no escrow is closed until it is closed, the following items are our potential roadblocks.

My 17 years of experience and almost 450 successful closings have armed me with the tools to overcome each and every problem encountered here, however, it would be unfair for me to say that every problem can be solved. I have placed a delay of closing estimate next to each problem and the ones with asterisks are potential deal killers. Here we go:

<b>Problem Area</b>	<b>Potential time delay or *deal killer*</b>
<b>Lender</b>	
13. Lender does not properly pre- approve the borrower.	2 weeks or *
14. Lender does not process the file in a timely or accurate manner.	1 – 4 weeks *
15. Lender will not approve the loan because of information provided by the borrower.	2 weeks or *
16. Lender does not properly pre- approve the borrower.	2 weeks or *
17. Lender does not process the file in a timely or accurate manner.	1 – 3 weeks
18. Lender will not approve the loan because of information	2 weeks or*
19. Lender decides last minute they don't like the borrower's credit profile.	2 weeks or*
20. Lender decides last minute they don't like the appraisal.	2 weeks or*
21. Lender requires a last minute credit report or re-appraisal.	2 weeks or*
22. Borrower decides at closing they do not like the interest rate, points, cost, loan product, or fine print in the loan documents.	3 days or*
23. Lender is unable to provide closing disclosure in time for the mandatory 3 day TRID waiting period	1 – 3 days*
24. Lender discovers undisclosed information such as IRS tax obligations child support, alimony or other debt obligations, and previous divorces or additional property owned.	2 – 3 weeks*
<b>Cooperative Realtor</b>	
6. Does not pre-qualify their client for motivation to buy/sell.	2 weeks or*
7. Upsets client over minor points.	1-3 weeks or
8. Does not communicate with their client.	1- weeks or
9. Isn't organized in closing paperwork, needs signatures, more information, etc.	2 weeks or*
10. Poor skills with client – unable to satisfy their needs.	2 weeks or*

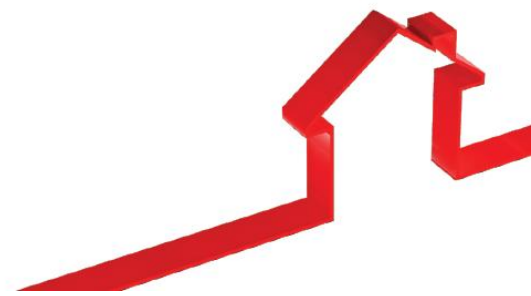
<b>Problem Area</b>	<b>Potential time delay or *deal killer*</b>
<b>Buyer</b>	
15. Not truthful on loan application.	1 weeks or *
16. Miss-communicated their motivation to buy.	2 weeks *
17. Submits incorrect information to Realtor & lender.	2 weeks or *
18. Source of down payment changes.	1 week or *
19. Change their mind.	1 week or *
20. Finds another property better suited for them.	2 weeks or*
21. They are “nibblers” (always negotiating).	2 weeks or*
22. The buyers bring an attorney into the picture	3 weeks or*
23. Paperwork is not executed in a timely manner.	2 weeks or*
24. They do not deliver proper funds to the closing agent.	2 weeks or*
25. Job change, illness, divorce or other financial setback.	1 week or *
26. Short on closing money.	1-4 weeks or *
27. Does not obtain insurance in a timely manner.	1 week or *
28. Family members change their interest in the property.	1-3 weeks or *
<b>Escrow/Closer</b>	
9. Fails to notify agents of unsigned or un-returned documents.	1 week or *
10. Fails to obtain information from beneficiaries, lien holders, title companies, title lien holders, insurance companies or lenders in a timely manner.	1 week or *
11. Incorrectly delivers paperwork.	1-3 weeks or *
12. Incorrect at interpreting or assuming aspects of the transaction and then passing these items on to related parties such as lenders, attorneys, buyers and sellers.	1 week or *
13. Busy, doesn't follow the deal properly to closing.	1-3 weeks or *
14. Doesn't coordinate well with all parties for signature, needs and deal requirements.	1-4 weeks or *
15. New escrow officer	
16. Fails to notify agents of unsigned or un-returned documents.	1-3 days*
<b>Seller</b>	
14. Loses motivation – job transfer did not go through, etc.	1 week or *
15. Illness, divorce, changes of mind.	1 week or *
16. Has hidden defects that are subsequently discovered.	1 week or *
17. Home inspection reveals average amount of defects in which they are unwilling to repair.	1 week or *
18. Gets attorney involved.	1 week or *
19. Removes property from premises that the buyer believed was included.	1 to 3 weeks
20. Is unable to clear up problems or liens.	1 to 3 weeks
21. Last minute solvable liens are discovered.	1 to 3 weeks
22. Seller did not own 100% of property previously disclosed.	1 week or *
23. Seller thought partners signatures were “no problem”, but they were!	1 week or *
24. Seller delays moving date.	1 day or*

<b>Problem Area</b>	<b>Potential time delay or *deal killer*</b>
25. Seller does not disclose up front any judgments, lawsuits, liens, pending foreclosure, bankruptcy or delinquent payments.	1 to 3 weeks*
26. Seller does not disclose all mortgages and line of credit loans against the property.	1 to 3 weeks*
<b>Acts of God</b>	
2. Earthquake, tornado, fire, slides etc.	1 week or*
<b>The Appraisal</b>	
7. The appraiser is not local or miss-understands the market.	1-3 weeks
8. No comparable sales available.	1 week or *
9. Appraiser appointment delays.	1 week or *
10. Incorrect appraisal – really out of line.	1 week or *
11. Appraisal too low.	2 weeks or*
12. Appraiser may need to revisit property for a final inspection	1 to 2 days*
<b>Inspection Company</b>	
6. Too picky.	1 day or*
7. Scares buyers	1 week or *
8. Infuriates seller.	1 week or *
9. Makes mistakes.	1-3 weeks or *
10. Delays report.	1 week or *
<b>Title Company</b>	
5. Does not find liens or problems until last minute.	1 week or *
6. Does not bend rules on small problems.	1 to 3 weeks
7. Poor service.	1 to 3 weeks
8. Lose's paperwork. (Lenders and Title Companies have strict privacy laws. Sometimes papers can be shredded accidentally before they are imaged and scanned properly. Always keep a backup file of all documentation.)	1 to 2 weeks

I appreciate the time you have spent to understand the challenging time between contract acceptance and close. I wanted you to understand these potential problems for the following reasons:

- A transaction cannot close until escrow/closer has cleared up any and all of the previously mentioned problems.
- To let you know that I have great experience in heading off these potential pitfalls and thus can hopefully make you feel more secure that you chose the correct brokers.
- To make these pitfalls clear to all the parties we are working with so that problems can be discovered early.
- To make you aware of these pitfalls so that you can warn me of any potential problems.

Please be assured that I will pay attention.



## Conclusion

I welcome the opportunity to earn your business. I believe the information in this booklet expresses by knowledge and experience necessary to sell your home or purchase your new home. When selling your home, I will to the best my ability to position your home on the market at a price that will cause your home to sell and specifically provide maximum marketing exposure for your home. When purchasing your new home, we will ensure to provide you full-view of the homes available and will partner with you to ensure you get your new home at the price you desire.

Sincerely,



Bill Whitescarver

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