

HUD HOMES

The Guide for Buyers



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HELLO & WELCOME



Sam Tina



HUD HOME GIRL

®

I'M HERE TO HELP YOU



TINA CURTIS
REAL ESTATE AGENT

A real estate agent is hired to market a property and manage the details for the Seller, known as the listing agent, aka Seller's agent. A listing agent represents the Seller and acts on their behalf. As a buyer, who is there to guide you through the buying process? It's important to hire a professional agent to represent you throughout the process. This agent is a selling agent, aka Buyer's agent.

I WILL.....

LISTEN to your wants and needs.

SPEND TIME AND EFFORT to find a home that meets your specific criteria.

REPRESENT YOUR BEST INTERESTS when negotiating the contract.

PROVIDE COST ESTIMATES based on purchase price and contract terms.

CREATE A MARKET ANALYSIS of your potential home and comparable homes to determine the true market value.

KEEP YOU INFORMED so you are aware of timelines & expectations throughout the buying process.

COMMUNICATE with your lender and other industry professionals to make sure deadlines and documents for the contract are met, and closing happens on time.

COORDINATE AND ARRANGE inspections, communications, and contract documents throughout the buying process

YOU WILL.....

CALL OR TEXT ME when you want to look at a property. Yes, even for sale by owners (fsbo).

ARRIVE ON TIME to appointments, or let me know in advance if your schedule changes.

ALLOW ME to submit all offers on your behalf.

TRUST MY EXPERTISE. Please defer any questions to me before going to Google.

COOPERATE WITH THE LENDER to provide any necessary documents promptly to avoid delays.

NOT WORK WITH OTHER REALTORS during our brokerage relationship time period.

LET ME KNOW if you have any concerns about the home buying process, my service to you, or anything else that might come up.

We are a **TEAM** and I am here to help guide you through the process.

Communication, cooperation and collaboration are paramount to successful purchase.

Buyer's Roadmap

FOR HUD HOMES

1

FIND AGENT

Find a great agent that you're comfortable working with

2

FINANCIALS

Determine what you qualify for and are comfortable investing with your lender

3

SEARCH

Start searching for and touring homes

4

SUBMIT BID

Submit Bid to HUD

8

APPRAISAL

Lender will order appraisal to be done on the new home

7

INSPECTIONS

Request Utility Activation & plan to attend inspections

6

SALES CONTRACT

E-Sign HUD Contract

5

VERIFICATION

Submit EM, POF/Pre-Approval, & required docs for Buyer Verification

9

SCHEDULE MOVE

Call and set up your moving date with movers

10

CLOSING

Attend the closing meeting, get keys and celebrate!



DISCLAIMER: This roadmap is a quick guide for the buying process. If you have any questions, please reach out to me at 405-219-1857, I am here to help!

Preparing to Buy



Do's & Don't's

THINGS YOU MUST KNOW WHEN PURCHASING/REFINANCING A HOME



THE DON'T'S

DON'T Quit your job or change jobs.
DON'T BUY ANYTHING BIG! Purchase an auto or take on any additional debt.
DON'T Apply for credit anywhere or complete any credit application.
DON'T Co-Sign for ANYONE.
DON'T Change bank accounts or transfer money within your existing bank accounts. If you must (i.e. C.D. matures, etc) please contact me regarding how to handle the updated information.
DON'T Deposit CASH into any accounts; we cannot use cash funds. All deposits must have a paper trail. Cash deposits (no paper trail) limit what investors can do with your loan.
DON'T have any Non-Sufficient-Funds (NSF's) or overdrafts on your bank statements.
DON'T Purchase any other real estate or land.
DON'T Allow anyone to make an inquiry on your credit report.
DON'T Throw away any new income or asset documents. Keep everything readily available.
DON'T Plan on MOVING ON A CERTAIN DATE! Timelines are not exact as delays may happen.
DON'T Be afraid to ask us questions.

THE DO'S

DO keep ALL payments current. Car, Visa, MasterCard, department store accounts, student loans, you name it.
DO file your Federal tax returns 4-6 weeks before being able to utilize that qualifying taxable income. (Basic standard is 2 years of Federal tax returns in your loan file, all pages)
DO have ALL the funds being used for this loan in a seasoned account for 60-90 days or coming from an eligible seasoned source. i.e.: gift from eligible donor, funds from the sale of property (home, car, boat, etc.). All funds must be fully paper trailed and from an eligible source if not already seasoned. (Verify eligibility with me)
DO paper trail ALL non payroll check deposits for each bank statement requested.
DO save the difference between your current mortgage or rent and anticipated mortgage expense each month and show that amount being deposited in your savings account. This shows the underwriter you have assumed the responsibility before being obligated. It also shows no payment shock and helps in getting your loan approved.
DO send updated documents as you receive them - Bank statements, pay stubs, etc.
DO call us if you have concerns.
DO be excited!! You are buying your own little spot on this planet. All yours!!!!



I'M HERE TO HELP YOU



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How much does a REALTOR[®] cost?



As a licensed professional, I charge a fee.

The fee can vary depending on the client, their objectives and the type of property they purchase. We will review the Buyer Broker Agreement, discuss your purchasing objective (owner/occupant, rental or flip investor, development, etc). Once your objective is determined, we will establish payment terms.

Doesn't the seller pay your fees? Asking the seller to pay my fees is part of contract negotiations. While the seller is usually willing to pay some or all of my fees, it's not a guarantee.

HUD HOMES & FOR SALE BY OWNER

HUD is usually willing to pay the Selling agent's fee, up to 3%. It must be included during the bidding process.

If you find a home that is For Sale by Owner (FSBO), I am able to represent you and protect your best interests in the transaction. However, because the seller is unrepresented by a professional, the buyer will be responsible for paying my compensation unless the seller is willing to.



Tina's Tip

If I am the first point of contact with the FSBO seller, I can almost always negotiate for the FSBO seller to pay my commission fee.

FINDING A GREAT AGENT

01

CONNECT YOU WITH THE PERFECT HOME

Agents often have access to information about homes going on the market before the public. They can also arrange open houses and tours of homes that match your criteria.

NEIGHBORHOOD KNOWLEDGE

Agents will be able to offer insightful details about the neighborhoods you are considering.

ATTENTION TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

PROFESSIONAL NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

EXPERT GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

A qualified real estate agent should be an asset to you as you go through the home-buying process. This is one of the biggest decisions of your life, and for many, the largest investment you will make.

Hiring a skilled professional who will be working with your best interests in mind and can help guide you through all the stages of home buying is key!



FINANCING a home

CREDIT CHECK

It is important to have a credit check done as this will be an important factor in determining what mortgage and interest rate for which you qualify.

Your mortgage lender will discuss your options in more detail but generally, a higher credit score receives preferred interest rates.



PRE-QUALIFIED & PRE-APPROVED

Many times these terms can be used interchangeably, but either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer.

A pre-approval can also help you budget as you will know if what you want to afford aligns with what you can afford. This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time.

Tina's Tip

Do not make any large purchases, change jobs or apply for new credit cards while buying a home or investment property.

FINANCING a home

USE SOMEONE LOCAL

In my experience, not all lenders are the same. A trusted local lender means they will guide you through the financing process and should be close by when you have questions or issues arise.

I am happy to provide names of trusted local lenders. Selecting the right lender can have a significant impact on those who only make it to the closing table and those who close.



ESTIMATED COSTS TO BUYER

The monthly payments shown with online calculators do not typically include ALL of the costs for your final monthly payment.

Taxes, hazard insurance, Private Mortgage Insurance (PMI) are examples of typical exclusions. A lender will review your credit history and *are required by law* to provide an estimated costs sheet with each line item charged. This allows you to compare different loan options.

Standard Loan Types

CONVENTIONAL

- 3-5% down payment
- Minimum credit score requirements
- PMI drops after 20% loan value paid
- Interest & PMI could be lower with higher credit score
- Down payment assistance available

FHA

- 3.5% minimum down payment
- First-time home buyers
- Lower credit score requirements
- PMI for life of the loan
- Down payment assistance available

VETERANS (VA)

- 0% minimum down payment
- Minimum credit score requirements
- PMI drops after 20% loan to value paid
- Interest & PMI can be lower with higher credit score

HUD 184 NATIVE AMERICAN

- 2.25% Minimum down payment
- Lower credit score requirements
- Lower PMI
- Lower Interest Rates available

203K FHA RENOVATION

- For experienced flippers/remodelers
- Must qualify for the final loan amount = sales price + budget amount for renovations
- Ask your mortgage lender for more information

Tina's Tips

DETERMINE CREDIT STATUS

Even if you're certain you have an excellent report, it's wise to verify your credit before beginning your home search. If there are blemishes you don't know about, identifying and resolving them up front to improve your rating can qualify you for preferred rates from lenders and insurance companies.

USE SOMEONE LOCAL

Mortgage companies offer different loans, interest rates and special programs to assist with your down payment. Selecting the right lender to match your needs could be the difference between the transaction going smoothly or experiencing a lot more bumps in the road along the way. Make sure they provide a pre-approval letter and an estimated cost sheet detailing your costs line by line.

GET PRE-APPROVED

Knowing what you could qualify for at the beginning could help the process go smoother and quicker. Getting pre-approved could also ensure you are receiving and viewing only homes that are affordable to you because your REALTOR knows which homes match your criteria and are a comfortable monthly payment for you. Sellers expect buyers touring their home to be able to afford it should they make an offer. Imagine, falling in love with the home and being one step ahead of your competition because you are already prepared to make an offer.

The Loan Application

INFORMATION TO BRING

FHA/VA/BOND

1. Current original pay stubs for the last full month; previous 2 years W2's.
2. Current original bank statements for the past 2 months.
3. Current statement for investments, retirement, thrift plans.
4. Copy of Un-expired driver's license.
5. Landlord information (name, address, phone) for the past 2 years for first buyer programs, Rural Development and Native American Loans.
6. 2 years signed tax returns & W2's for self-employed or commission
7. income. (Personal and Business) Note: 3 years for Bond.
8. Award letter for social security, disability or retirement .
9. Divorce decree for recent divorce; child support documentation.
10. Bankruptcy discharge and list of creditors (All pages including release date).
11. VA Certificate of Eligibility for VA loans (or DD214 or Statement of Service).
12. Appraisal Fee: Approximately \$675.00 when processing begins.

CONVENTIONAL LOANS

1. Last current pay stub with year to date showing at least 30 days.
2. Last Bank statement for each account (All pages).
3. Current statements for Investments, retirement, thrift plans.
4. Self-employed or commissioned income - 2 yrs tax returns (personal) Note: 3 years for bond.
5. Appraisal fee: up to \$ 425.00-\$475.00 when processing begins.

REFINANCE (ALL TYPES OF LOANS)

1. Loan balance amount (current mortgage statement).
2. Tax information.
Insurance information in

Finding a Home



Where to start?

HOME SEARCHING TIPS



- **Online**

A custom property search that links directly to our local MLS will be created specifically for you. The results will be in real-time and closely match your criteria.

- **Drive Neighborhoods**

If you find something you like, take a photo of the sign and text me the address. If it is coming soon, I might be able to get you in before it's active on the market.

If it is a For Sale By Owner, I must be the first point of contact as your representative.

- **Attend Open Houses**

If you visit open houses in your free time, give the other agent my card and let them know I am representing you. If you find something you like, call or text me to schedule a private viewing.

Tina's Tips

ZILLOW

Zillow and other online resources tend to not have the most reliable data like our local MLS. A home shown as "for sale" may not still be available or sold months ago. Scammers often use Zillow and other online resources to trick people into wiring money. If it sounds too good to be true, it probably is.

Your agent can help and usually has the most reliable information.

TOUR HOMES

HOME SEARCHING TIPS

Make a list of non-negotiables and like to have so you know what you need vs want. Ask yourself, how many bedrooms & bathrooms do I want? Will extra bedrooms be used as an office, movie or play room? Is a big kitchen or a fenced-in yard more important? Decide what is important for your needs and goals.



We will start touring homes and weigh all the positive and negative aspects of each one.

When you find the house, your next step will be to make an offer and go through any negotiations.

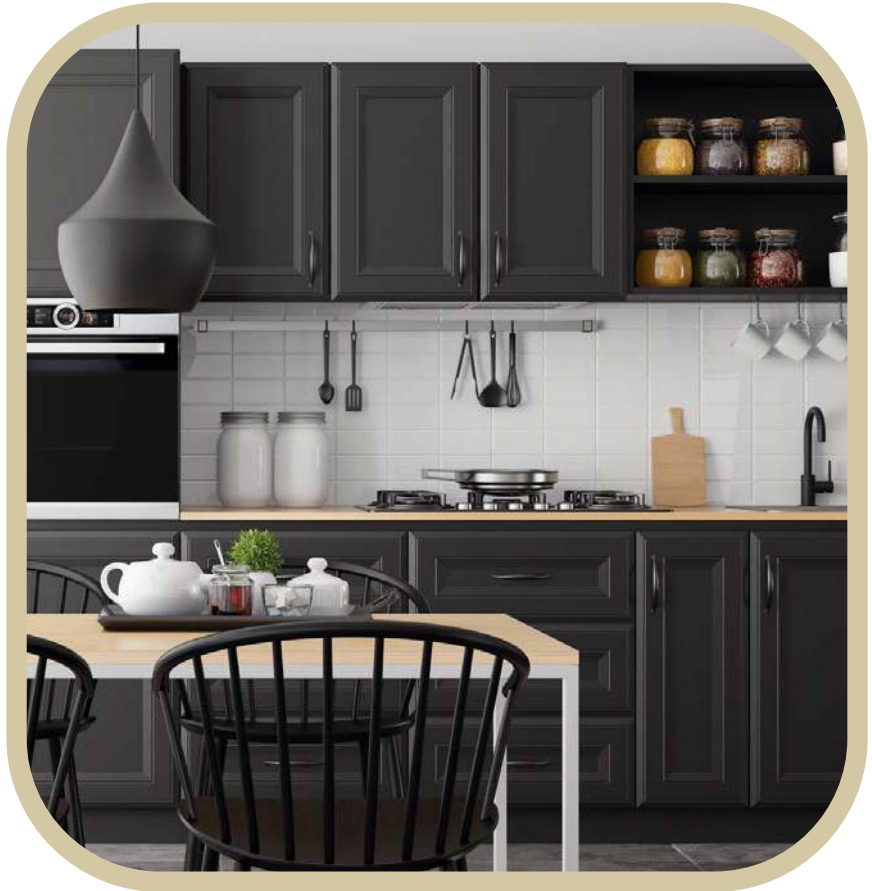
Tina's Tips

- **Take photos** with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.
- **Focus** on the things you can't change like the neighborhood, lot or size of bedrooms.

READY TO BID?

Once you've found the home you want, the next step is to place a bid.

For HUD, only registered agents can place bids through their online bidding platform. As a registered agent, I will guide you through the process and handle all of the paperwork for the offer, contract and closing.



SUBMITTING A BID

I will create a comparable market analysis of properties in the area and we will go over it together. I will provide guidance on making a strong offer, whether it's the first and last or first of many.

THE BID

- **BE READY TO BID**

if you love it, chances are another buyer does too! With HUD, the first bidding period is 10 days and is exclusive to owner occupants, non-profit and government agencies. The offers placed from those buyers during the first exclusive bidding period are opened the **next business day** after bidding has closed for that period. Because great homes tend to move quickly, if it appears well-built, well maintained and well priced, it could receive an accepted bid from that first bidding period.

If a home is priced right for the market, it could receive multiple offers. To win these, you need to be prepared and ready to submit a strong bid.

- **COMPARABLE MARKET ANALYSIS (CMA)**

To determine the fair market value and before placing a bid, I research and create a market analysis of comparable sold homes. This helps us decide the best strategy for the bid.

Tina's Tip

Listing your home before house hunting can help increase the chances of closing on both around the same time!



- **LOW-BALL COULD BE NO-BALL**

In my experience, HUD is typically aware of their home's market value, especially if they are working with a qualified agent. They receive a comprehensive market evaluation from both the listing agent and an appraiser to help set the list price.

Low-ball bids do not *usually* work because most sellers know the value of their home, and do not want to sell their home under value.

Ask yourself, when you are ready to sell, will you want to sell below value? A seller who feels insulted, could be put off by the offer, and refuse or be less likely to negotiate.

The goal is to reach a *mutual* agreement that is satisfactory for both the buyer and the seller for a win-win!

THE BID

- **COST ESTIMATE**

You will receive a buyer's cost estimate to determine the estimated monthly payment and closing costs.

An updated cost estimate is provided for each bid and counteroffer.

This estimate is **not** exact but will give you an idea to the final numbers. The mortgage lender will provide a more detailed estimate within a few days of closing. The final closing statement is what is used to determine the amount of the wire or cashier's check.



- **EARNEST MONEY**

Earnest money is a good faith deposit that shows the seller you are making the offer in good faith and intend to follow through on the contract terms.

Seller's usually anticipate at least 1% of the sales price as earnest money. The earnest money is held in escrow until the contract either closes or is canceled. Depending on the circumstances of a canceled contract, the earnest could be refundable or not.

At closing, a credit for the earnest money is given to the buyer. If the contract is canceled, there are procedures for releasing the earnest money. If the buyer breached the contract, the earnest money usually defaults to the seller. As your agent, I am here to guide you through the process and ensure deadlines are met so you do not unnecessarily lose your earnest money.

CONTINGENCIES

Contingencies are one or more conditions that must be met in order for the contract to be fulfilled. Needing to sell your home to purchase another home is an example of a contingency.

HUD only allows inspection and financing contingencies.

BUYER VERIFICATION

- **IDENTITY**

Your agent will need to verify you are who you say you are. They confirm this in the bidding portal. Providing a valid government issued ID will suffice for this.

- **EARNEST MONEY**

Once the bid is accepted, the buyer's agent must deliver the certified check for the earnest money to the seller's agent. The seller's agent will deliver the earnest money to the title company once you are under contract on the home.

- **PRE-APPROVAL OR POF**

HUD will require a pre-approval letter, proof of funds (POF), or both depending on the financing terms. For large down payments, a pre-approval letters and POF is required.

- **BUYER'S SELECT CLOSING AGENT**

The closing officer at the title company will also be verified during this phase.

Tina's Tip

Have your desired financing ready! It can take lenders 3-4 days before they are able to provide pre-approval. The verification process must be completed within 2 business days.



INSPECTIONS

UTILITY ACTIVATION

Utilities are not turned on for HUD homes. Once you have an executed/ratified sales contract (everyone has signed the contract), then your agent will submit a request for utilities to be activated for de-winterization and inspections. This can take 2-3 business days to receive so plan accordingly.

Buyer may turn utilities on, in their name, at their expense, after approval has been received. Buyer is responsible for all costs associated with this. Sometimes, the utility company will allow for them to be turned on for a day or two for inspections only, without incurring any costs.

The buyer is allowed **3 days** for utilities to be turned on. Verify all equipment is available for gas and water to be activated. If there is not a gas or water meter, the utility activation to turn on gas or water will not be approved. Plan accordingly.

DE-WINTERIZATION

HUD homes are winterized, even if it isn't winter. They must be de-winterized **PRIOR** to utility activation and inspections. Both de-winterization and re-winterization are required and are at buyer's expense. De-winterization is scheduled to occur after inspections are completed.

HOME INSPECTION

Although it's recommended to have the property inspected by a licensed professional, it is for informational purposes only because HUD homes are sold AS-IS. HUD does not allow any repairs or alterations to be made to the home prior to transferring ownership at closing.

The home inspector should evaluate items in the mechanical and structural systems of the home such as the roof, plumbing, AC unit, foundation, furnace, windows, appliances, light fixtures, and electrical. This inspection provides a snapshot of the current condition and is not meant to predict what might happen in the future.

The homebuyer is responsible for paying for the inspections regardless if the property closes or not. This service is typically paid out of pocket before closing.

Tina's Tip

Plan to attend the inspection! Be prepared to ask any questions you have. You will receive a report of findings, but it's sometimes better to see the issue and hear the information directly from the inspector.



TERMITE INSPECTIONS

termite treatment is common with home ownership. It is not a matter IF, but WHEN a house will get termites. Having the home inspected during the inspections period by a licensed pest control company is recommended. This will let you know if the the property has termites or other wood-destroying organisms. If the home has active termites, the home will need to be treated. If there is not any activity found, no treatment is required.

ADDITIONAL INSPECTIONS

Buyer's have the right to perform additional inspections within the inspection period in the contract. They could include one or more of the following: plumbing, electrical, HVAC, Ducts, Roof, Structural, Pool/Spa, Environmental, Insurability (Hazard Insurance), and Psychologically Impacted Property & Megan's Law

TRR (Treatments, Repairs & Replacements)

It is up to the buyer to determine what is or is not important based on the inspection report. HUD homes are sold AS-IS.

Cosmetic items should be taken into account when making the initial offer. Homes sold AS-IS means that you have a right to inspect the home but the seller is **NOT** be willing to make repairs or allow repairs to be made prior to closing.

CONTRACT CANCELLATION

HUD contracts allow for cancellation due to inspections or financing. In these scenarios, the buyer is entitled to get their earnest money back. The buyer could be held liable for breach of contract if they cancel after the contract deadlines. They risk losing their earnest money in this scenario.

Final Steps



APPRAISAL



Your lender will require an appraisal of the home before finalizing the loan. The appraisal is different from the home inspection. This step is to determine the actual value of the home and inspect for any safety repairs the appraiser requires.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc. This report provides reassurance to the lender they are not lending more than the home is worth. Financed purchases require an appraisal.

The contract from OREC allows the buyer to cancel and get their earnest money back IF the appraisal comes in below the contract purchase price. If it comes in higher, that is instant equity for the buyer.

Tina's Tip

Call around for at least two quotes on homeowner's insurance once your offer is received, usually within a few days of acceptance is best practice. This helps ensure insurance is in place at closing.

& LOAN APPROVAL

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

Closing & Moving



SCHEDULE YOUR MOVE

You will want to schedule moving as soon as possible. If possible, avoid scheduling the move and closing on the same day.

If you will be doing renovations, start getting quotes from contractors.

Tina's Tip

Call ahead to schedule the transfer of utilities for move-in day!



CLOSING

FINAL WALK-THROUGH

A final walk-through of the property is scheduled for the day before or day of closing. It is to check that repairs have been made, the seller has moved out and the home is in the same condition it was when you got it under contract.

This is the last opportunity to see the home before signing the closing documents and taking possession as the new owner.

CLOSING DISCLOSURE & SETTLEMENT STATEMENT

The closing will involve a lot of paperwork and patience. The lender is should provide a closing disclosure (CD) within 3 business days of closing, although in some instances this may not happen. The CD will include a breakdown of your monthly payment and how much you need to have at closing.

Bring your government issued photo ID, cashier's check (unless you are wiring the funds) If sending a wire, confirm wiring instructions with the title company. Sometimes there are additional documents required by the title company and loan officer. Verify what is needed before closing day.

Congratulations on your new home!



*Fina's
Tip*

Re-key the locks and change the garage door opener code when the property is officially yours.

Testimonials

Verified by RateMyAgent



We worked with Tina to sell and buy a home. She was very thorough and took the time to answer all of our questions. She was always available to meet us whenever we requested. We would use Tina again!

-Carrie

”



Tina really understood what we needed and helped us get into the perfect place! She had amazing advise, was great at communicating and made sure all our questions were answered!!

-Armaan

”



Tina made us feel comfortable and confident in our decision to purchase a home from the first time we sat down with her. She was quick to respond to texts or emails and scheduled viewings as quickly as we wanted. She even scheduled and showed us houses with very short notice the day we found the house we have now purchased. She was able to tell us about the different areas in which we looked, including features of the communities as well as market trends in those areas. When we needed to make decisions on service providers, she always presented us with multiple recommendations but also made it clear that we could use anybody we wanted, and encouraged us to do our own research. Having a list of recommendations made the process less daunting because it gave us a place to start. We expected the home buying process to be stressful, but it was quick and Tina made it all feel so smooth and easy. We are so grateful we reached out to her to assist us, and we are thrilled with our new home!

-Melissa

”

Home Tour Checklist

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL



INTERIOR



EXTERIOR



PRICE



LOCATION



NEIGHBORHOOD



ADDITIONAL COMMENTS: _____

Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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