



*FIRST TIME BUYER GUIDE*

# PATH TO PURCHASE

TAMMY THEIS | REALTOR

# TAMMY THEIS


*GET TO KNOW ME  
YOUR LOCAL REALTOR*

Buying your first home is exciting, but it can feel overwhelming without the right guidance. That's why I created this guide — to give you the tools and confidence you need for a smooth, stress-free journey to homeownership.

I'm Rachel Anderson, your local real estate guide. What sets me apart is simple: I focus on you. Your goals, your budget, your timeline. I'm here to answer every question, explain each step clearly, and advocate for your best interests from start to finish. Buying a home isn't just a transaction — it's a life-changing journey, and my role is to make sure it's a positive and memorable one.

Let's turn your dream of owning a home into reality — and get you to that exciting moment of unlocking the door to your very first home.



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*“Your first home isn't  
just a purchase, it's the  
start of your story”*





# WHY BUY A HOME?

## *FREEDOM, STABILITY, AND EQUITY*

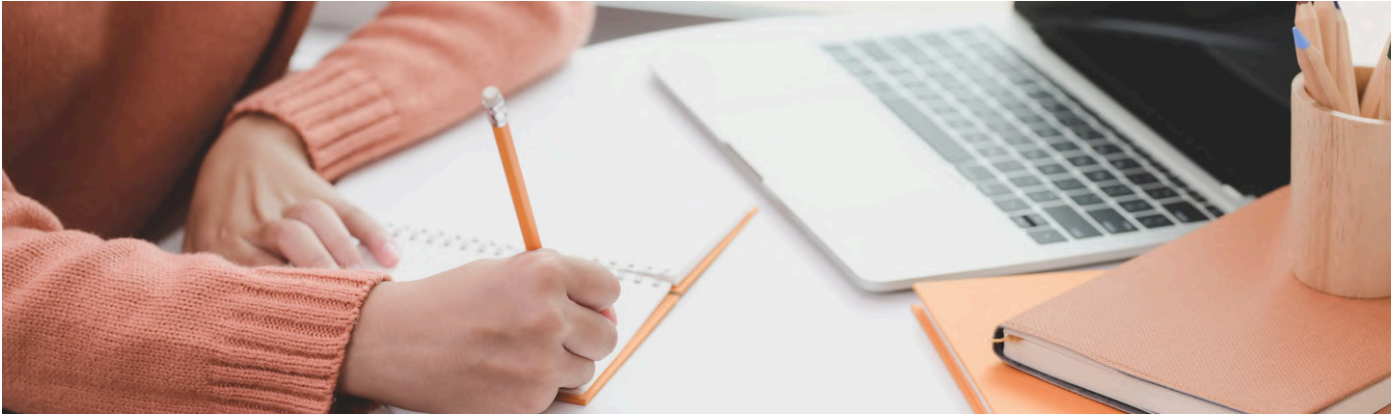
Buying your first home is more than just a purchase — it's a powerful step toward building stability, security, and long-term wealth. Unlike renting, homeownership allows you to invest in yourself, create lasting roots, and shape a space that's truly your own.

When you own your home, every payment builds equity instead of going into someone else's pocket. Over time, that equity can grow into one of your most valuable financial assets. Homeownership also offers stability in your monthly housing costs and the pride of knowing your investment is working for your future.

Beyond finances, owning a home gives you freedom. You get to design, decorate, and personalize your space exactly the way you want — whether it's painting the walls your favorite color, planting a garden, or finally creating that dream kitchen.

Homeownership is about more than keys and paperwork — it's about creating a place where memories are made, your goals take root, and your future begins to grow.

*This guide will walk you through each step of the journey, so you can feel confident and excited about buying your first home.*



# WHY DO YOU NEED A BUYER'S AGENT?

As a dedicated and experienced real estate professional, I bring a wealth of knowledge, a passion for helping clients, and a commitment to ensuring a seamless home-buying experience. My expertise in navigating the complexities of the real estate market, with my personalized approach

## **Needs and Wants Exploration**

We'll discuss your lifestyle needs and preferences to narrow your search and find the perfect home.

## **Expertise and Knowledge**

A buyer's agent has extensive knowledge of local market conditions, including current pricing trends, neighborhood developments, and future market forecasts.

## **Legal and Contractual Expertise**

Real estate contracts can be complex. A buyer's agent ensures that buyers understand the terms and conditions, protecting their legal and financial interests.

## **Professional Networking**

Buyer's agents have established relationships with other real estate professionals, including sellers' agents, home inspectors, mortgage brokers, and contractors, facilitating smoother transactions.

## Financial Guidance

Agents help buyers understand their purchasing power, including how to allocate their budget for the home, closing costs, and other related expenses. They can recommend reputable lenders and mortgage brokers who offer competitive rates and terms.

## Guidance Through the Buying Process

**Step-by-Step Assistance:** From the initial home search to the final closing, a buyer's agent provides guidance and support through each stage, ensuring all paperwork is correctly completed and deadlines are met.

## Access to Off-Market Properties

Some homes are sold without being listed publicly. Buyer's agents can access these off-market properties through their professional networks, giving buyers an edge in competitive markets.

## Negotiation Skills

A buyer's agent advocates on behalf of the buyer, negotiating the best possible terms and price. They possess the skills to navigate through counteroffers and contingencies effectively.

## Post Closing Support

I'm here to assist and answer questions related to your new home even after closing. With my expertise and dedication, you can confidently navigate the market. Secure your dream home at the best price, and enjoy a stress free journey.

### *Did you Know?*

Engaging a buyer's agent provides home buyers with professional expertise, market insights, and support throughout the buying process. This partnership not only streamlines the transaction but also offers strategic advantages.



# *HOW TO NAVIGATE THE* **BUYER BROKER AGREEMENT**

Before we begin the exciting journey of finding your first home, it's important to start with a solid foundation. The Buyer-Broker Agreement is a simple document that helps set expectations, outlines how we'll work together, and ensures you have the support you need throughout the process.

## **What Is a Buyer-Broker Agreement?**

Think of it as a partnership agreement. It confirms that I'm committed to representing you as the buyer — looking out for your best interests, guiding you through each step, and making the process as smooth and stress-free as possible.

## **Why It Matters**

- **Clarity:** Everyone knows what to expect and how decisions are made.
- **Commitment:** You'll have an agent fully dedicated to your needs.
- **Protection:** It ensures you have someone advocating for you in negotiations.

## **The Benefits of the Buyer Agreement**

- You'll always have someone working only for you, not the seller.
- You'll feel more confident knowing your best interests come first.
- You'll enjoy a smoother, more organized home-buying process.
- You'll have full transparency at every step — no surprises.



# BUYER BROKER AGREEMENT

*WELCOME TO YOUR NEW HOME JOURNEY*

Thank you for choosing us to assist you in your real estate needs. We are committed to providing you with exceptional service and ensuring that your experience in purchasing a property is as smooth and successful as possible. This agreement outlines the terms of our Buyer Agreement for your review.

## Services We Provide

- **Property Search:** We will search for properties that meet your criteria.
- **Market Analysis:** We will provide you with a detailed market analysis to help you make informed decisions.
- **Property Showings:** We will arrange and accompany you on property showings.
- **Negotiation:** We will assist you in negotiating the best possible terms and price for the property you choose.
- **Transaction Coordination:** We will coordinate the transaction, including inspections, appraisals, and closing.

## Buyer's Responsibilities

- **Exclusivity:** You agree to work exclusively with us for the duration of this agreement, as detailed in the attached Buyer Agreement Contract.
- **Communication:** You will promptly communicate any changes to your preferences, financial situation, or any other relevant factors that could affect your home search.
- **Documentation:** You will provide all necessary documentation in a timely manner to ensure a smooth and efficient transaction process.

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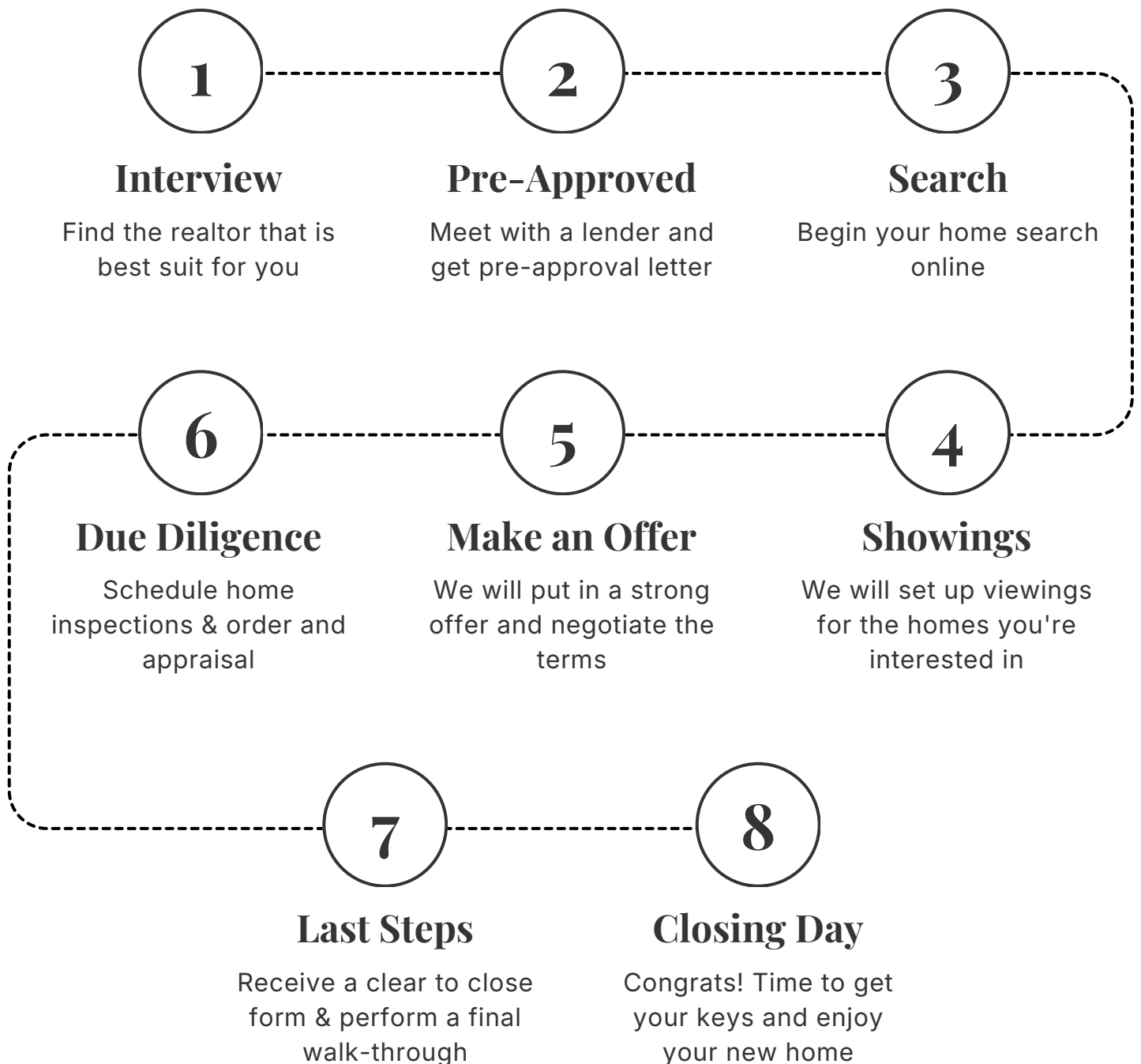
By signing the attached Buyer Agreement Contract, you acknowledge that you have read, understood, and agree to the terms and conditions set forth. We look forward to working with you to find your new home.

*“We are here to help find you your dream home”*

# HOME BUYING ROADMAP

*A HOME BUYER OVERVIEW*

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# 10 STEPS TO BUYING YOUR FIRST HOME

*OUR PROVEN PROCESS*



## 1 STEP ONE Ready to Buy a Home

Review your finances, lifestyle, and long-term plans to decide if now is the right time to buy. Consider stability in your job, how long you plan to stay in the area, and your savings for upfront costs.

## 2 STEP TWO Finding an Agent

Choose a trusted real estate agent who specializes in guiding first-time buyers. A good agent will help you understand the process, answer questions, and advocate for your best interests.

## 3 STEP THREE Setting a Budget

Decide how much you're comfortable spending each month. Don't just rely on what you qualify for — consider your lifestyle expenses, savings goals, and future plans.

## 4 STEP FOUR Get Pre-Approved

Meet with a lender to review your financial documents and credit. Getting pre-approved not only shows sellers you're serious but also helps you know your exact buying power.

## 5 STEP FIVE Finding the Right Home

Tour homes with your agent, explore neighborhoods, and make a list of must-haves vs. nice-to-haves. Keep an open mind but stay focused on your goals.

## 6 STEP SIX Making an Offer

Once you find the right home, your agent will help craft a strong offer. This includes price, terms, and contingencies that protect your interests.

## 7 STEP SEVEN Negotiation Basics

Expect some back-and-forth with the seller. Your agent will negotiate on your behalf for the best possible outcome — whether it's price, repairs, or closing terms.

## 8 STEP EIGHT The Escrow Process

Once your offer has been accepted, the home enters escrow. During this time, you'll complete important steps like the inspection, appraisal, finalizing your loan, and title search.

## 9 STEP NINE Closing Day

Meet to sign the final paperwork, pay closing costs, and receive the keys to your new home. Congratulations — you're officially a homeowner!

## 10 STEP TEN After Move-In

Set up utilities, change locks, and update your address. Begin a maintenance plan to protect your investment and enjoy life in your new home.



## STEP ONE

# READY TO BUY A HOME

Buying your first home is a big milestone — and one of the most important financial decisions you'll ever make. Before you start looking at houses or scrolling through listings, it's essential to decide if now is the right time for you.

### Things to Consider Before Buying

- Do you have a steady income and job stability?
- Have you saved enough for a down payment and closing costs?
- Do you have extra savings for unexpected expenses (repairs, moving costs, etc.)?
- Are you ready to stay in the same area for at least 3–5 years?
- Do you prefer the stability of owning or the flexibility of renting?
- Does owning a home align with your current lifestyle and future goals?
- Will buying help you build wealth and stability?
- Are you prepared for the responsibilities of homeownership, like maintenance and taxes?

Getting “home ready” isn't just about money, it's about confidence. By reviewing your finances, lifestyle, and long-term plans, you'll step into the buying process with clarity and peace of mind.

*Tip: If you're unsure, talk with a trusted realtor and lender early to understand your options*





## *STEP TWO*

# FINDING AN AGENT

## THE RIGHT REALTOR MATTERS

Buying your first home is exciting, but it can also feel overwhelming. That's why the very first step is choosing the right real estate agent, someone who will guide you, protect your interests, and make the process as smooth as possible.

When you work with me, you get more than just a real estate professional; you get a dedicated partner who's with you every step of the way.

### **Why I'm the Perfect Realtor for You:**

- ✓ First-Time Buyer Expertise - I specialize in helping first-time buyers understand the home-buying process, avoid common mistakes, and feel confident in every decision.
- ✓ Local Market Knowledge - From neighborhoods to pricing trends, I provide insider knowledge so you can make smart, informed choices.
- ✓ Clear Communication - You'll never be left wondering what comes next. I keep the process simple, transparent, and easy to follow.
- ✓ Negotiation Skills - I'll advocate for you, making sure you get the best possible deal while protecting your budget and goals.
- ✓ Personalized Guidance - Every buyer is unique — I'll tailor the search and process to fit your needs, preferences, and financial comfort zone.

## STEP THREE

# SETTING YOUR BUDGET

## PLANNING YOUR HOME PURCHASE

A realistic budget gives you confidence and keeps the buying process stress-free. Knowing your limits helps you avoid disappointment, shop smarter, and find a home that truly fits your life — not just your lender's approval.

### Start With Your Monthly Comfort Zone

A smart guideline: Your total monthly home costs (mortgage, taxes, insurance, HOA if applicable) should be no more than 25–30% of your gross monthly income.

Example: If you earn \$5,000/month before taxes, aim to keep your housing costs between

**\$1,250–\$1,500/month**

### Look Beyond the Purchase Price

- Down Payment: Can range from 3%–20% depending on your loan type.
- Closing Costs: Typically 2%–5% of the purchase price (lender, title, and appraisal fees).
- Ongoing Costs: Utilities, property taxes, homeowner's insurance, HOA fees, and maintenance. Budget at least 1% of your home's value each year for upkeep.

Don't Forget Your Lifestyle! Buying your dream home won't feel so dreamy if it leaves you "house poor." Make sure your budget leaves room for: Travel, dining, and entertainment. Emergency savings. Retirement contributions and long-term goals



## STEP THREE

# DOWN PAYMENT

## MONEY-SAVING TIPS TO HELP YOU



- ✓ **Know Your Goal**  
Figure out how much you'll need based on your price range. Don't forget closing costs (2–5% of the price).
- ✓ **Open a Separate Account**  
Set up automatic transfers so your savings grows without thinking about it.
- ✓ **Cut Back Where You Can**  
Small changes, fewer takeout meals, and paused subscriptions can all add up fast.
- ✓ **Use Extra Money Wisely**  
Put tax refunds, bonuses, or side hustle income straight into your savings.
- ✓ **Look for Help**  
Ask about first-time buyer assistance programs in your area.
- ✓ **Keep a Safety Net**  
Save a little extra for emergencies so you're ready for the costs of owning a home.

### *PRO TIP!*

Even if you can afford a larger down payment, don't empty your entire savings account. Keep an emergency fund for unexpected expenses after you move in.

## *STEP THREE*

# TYPES OF MORTGAGES

Not all mortgages are the same, and choosing the right one can make a big difference in your monthly payments and long-term costs. Here are the most common loan options for first-time buyers:

## Conventional Loan

- Typically requires a 620+ credit score and 3–20% down.
- If your down payment is less than 20%, you'll pay private mortgage insurance (PMI).
- Can be a great option if you have solid credit and want flexibility with terms.

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## FHA Loan

- Designed for buyers with lower credit scores (580+) or smaller savings.
- Requires a minimum 3.5% down payment.
- Includes mortgage insurance, which adds to monthly costs, but makes qualifying easier.

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## VA Loan

- Available to active-duty military, veterans, and eligible spouses.
- Offers zero down payment and no PMI.
- Competitive interest rates and flexible requirements; a one-time funding fee applies.



# *STEP FOUR*

# PRE-APPROVAL

## *WHAT YOU WILL NEED*

Getting pre-approved is one of the smartest steps you can take as a first-time buyer. It not only shows sellers you're serious, but it also gives you a clear idea of what you can afford. To make the process smooth, here's what lenders typically ask for:



### **Income & Employment**

- Recent pay stubs (usually the last 30 days)
- W-2 forms or tax returns from the past 2 years
- Employer contact information
- For self-employed buyers: profit & loss statements or 1099 forms

### **Bank Accounts & Assets**

- 2–3 months of bank statements (checking and savings)
- Documentation of any large deposits
- Statements for retirement or investment accounts (if applicable)

### **Debts & Credit**

- Credit card balances
- Student loan, or personal loan information
- Any other monthly obligations

### **Personal Information**

- Driver's license or government-issued ID
- Social Security number (for credit check)

## **Why Pre-Approval Matters**

Getting pre-approved shows sellers you're a serious buyer, helps you define a clear price range for your search, and can give you a strong advantage in competitive markets.

## *STEP FIVE*

# FIND THE RIGHT HOME

## *NEEDS VS WANTS*

When searching for your first home, it's important to separate your must-haves from your nice-to-haves. Use this space to list what matters most to you.

### **NEEDS**

(Non-Negotiables)

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### **WANTS**

(Nice-to-Haves)

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## *STEP FIVE*

# WHAT IS MOST IMPORTANT

Every buyer is different, and your priorities will guide the home you choose. Take a moment to think about what matters most to you in your first home. Use this space to write down your top three.

**1.**

**2.**

**3.**

***PRO TIP!*** Whenever you tour a home, come back to this list. If a home matches your top priorities, it's worth serious consideration.

# STEP SIX

# MAKING AN OFFER

## HOW TO WRITE A STRONG OFFER

Once you've found the right home, it's time to make an offer. This is where your agent helps you put your best foot forward while making sure the offer fits your budget and lifestyle.

### What Makes a Strong Offer

- Fair Price: Your agent will look at comparable homes to help you make an informed, competitive offer.
- Pre-Approval Letter: Including proof of financing shows the seller you're serious and ready to buy.
- Reasonable Contingencies: Common ones include inspection, financing, or appraisal. The fewer hurdles for the seller, the stronger your offer may appear.
- Flexible Timeline: If you can match the seller's preferred closing date or move-out schedule, it can give you an edge.

Together, these elements show the seller you're serious, prepared, and committed, giving your offer the best chance of being accepted.

### Consider Your Lifestyle

Think beyond the purchase price. Consider how the monthly payment fits your budget, the commute to work, and whether the home meets your daily needs. A strong offer isn't just about winning the house, it's about making sure it's the right home for you.



## STEP SIX

# COMPETITIVE OFFER

## SMART TIPS FOR STANDING OUT

In a busy market, sellers may receive multiple offers on the same home. Here's how to help your offer stand out without losing sight of your budget and comfort zone:



- 1 Act Quickly**  
Have your pre-approval and documents ready so you can move fast when the right home hits the market.
- 2 Stay Flexible**  
If possible, be open to the seller's preferred closing date or other terms that matter to them.
- 3 Show Serious Commitment**  
A stronger earnest money deposit (the good-faith money you put down) can signal that you're dedicated to the purchase.
- 4 Consider an Escalation Clause**  
This automatically increases your offer if another buyer bids higher — up to a limit you have set.
- 5 Personalize Your Offer**  
Sometimes, a short letter explaining why you love the home can help sellers connect with you beyond the numbers.

### Pro Tip!

A competitive offer isn't always about paying the most. It's about presenting a clear and strong offer that gives the seller confidence, while keeping your needs protected.

## *STEP SEVEN*

# NEGOTIATION BASICS

## *WHAT BUYERS COMMONLY NEGOTIATE*

After your offer is accepted, there's still room to negotiate. This stage is about finding fair terms that protect your interests while keeping the deal on track. Here are some of the most common areas where negotiations take place:

### ○ **Inspection Repairs**

If the home inspection reveals issues, you can ask the seller to make repairs, lower the price, or give you a credit to handle them after closing.

### ○ **Seller Credits**

Sometimes sellers agree to cover part of your closing costs or provide a credit at closing. This can help reduce your upfront expenses.

### ○ **Closing Date & Timing**

Flexibility goes a long way. You may negotiate a faster or slower closing timeline depending on what works best for both you and the seller.

### ○ **Contingencies**

These are the "safety nets" in your contract — like financing, appraisal, or inspection. Negotiating timeframes for these contingencies can make your offer more appealing while still protecting your needs.



# STEP EIGHT

# ESCROW PROCES

## WHAT HAPPENS BETWEEN OFFER AND KEYS



Once your offer is accepted, the home officially goes into escrow. This is the period between “yes” and “here are your keys,” where all the important details are finalized. Escrow usually lasts 30–45 days, depending on your contract.

Here’s what typically happens during escrow:

- 1 Earnest Money Deposit**  
You’ll submit an earnest money deposit to show you’re committed to buying the home. This is held in an escrow account until closing.
- 2 Home Inspection**  
You’ll schedule an inspection to check the condition of the property. Based on the results, you may negotiate repairs or credits with the seller.
- 3 Appraisal**  
Your lender orders an appraisal to confirm the home is worth the agreed price. This protects both you and the bank.
- 4 Loan Approval**  
You’ll work with your lender to finalize your loan by submitting documents and locking in your interest rate.
- 5 Title Search & Insurance**  
A title company verifies that the property has no legal issues or unpaid debts. Title insurance protects you in case something unexpected comes up later.
- 6 Final Walkthrough**  
Just before closing, you’ll walk through the home one last time to ensure it’s in the expected condition.

## *STEP EIGHT*

# WHAT ARE CLOSING COSTS

Closing costs are the additional expenses you pay at the end of the buying process, separate from your down payment. These fees go to your lender, title company, and other third parties who help finalize the purchase of your home.

On average, closing costs range from 2%–5% of the purchase price. Here are some of the most common items included:

### **Lender Fee**

Costs from your lender for processing the loan.

- Loan application fee
- Loan origination fee (for setting up the loan)
- Underwriting fee (reviewing and approving your loan)
- Credit report fee

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### **Appraisal & Inspection Fees**

Costs to confirm the home's value and condition.

- Professional appraisal to confirm fair market value
- General home inspection
- Pest inspection
- Radon, mold, or structural testing (if needed)

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### **Title & Escrow Fees**

Costs to ensure the title is clear and funds are transferred securely.

- Title search (checks for liens or legal claims)
- Title insurance (protects against legal disputes)
- Escrow service fees (handling funds and documents)
- Attorney's fees (in states where required)

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### **Prepaid Costs**

Upfront expenses you'll continue as a homeowner.

- Property taxes (prorated at closing)
- Homeowners insurance (first year often paid upfront)
- Prepaid mortgage interest (from closing day to month's end)



## *STEP NINE*

# CLOSING DAY

Closing day is the exciting finish line of your home-buying journey. This is the day all the paperwork is finalized, funds are transferred, and ownership officially moves to you.

### **What to Expect**

On closing day, you'll meet with your closing agent or attorney to review and sign the final paperwork. This includes your mortgage agreement, deed, title documents, and other disclosures.

Once all funds are transferred and documents are complete, the home is officially yours — and you'll receive the keys to your new place!

### **What to Bring**

- A government-issued photo ID
- Proof of homeowner's insurance
- Wire transfer confirmation or cashier's check for your down payment and closing costs
- A copy of your purchase contract and any amendments

*TAKE A MOMENT TO  
CELEBRATE! THIS IS THE  
OFFICIAL START OF YOUR  
LIFE AS A HOMEOWNER.*

# *STEP TEN*

# AFTER MOVE IN

## INVESTING IN YOUR HOME

Congratulations — you're officially a homeowner! While the keys are in your hand, the journey doesn't stop here. The way you care for and manage your home will help you build equity (your ownership stake) and grow long-term wealth.

### **Building Equity & Wealth**

With every mortgage payment, you build equity as your loan balance decreases. Staying on top of regular maintenance helps your home hold and even increase its value over time. When you're ready, making smart upgrades like a refreshed kitchen, updated bathroom, or energy-efficient improvements can also boost your home's value and long-term return.

### **New Homeowner To-Do List**

- Change the locks for security.
- Set up or transfer utilities (water, power, internet, trash service).
- File for a homestead exemption (if available in your area) to reduce property taxes.
- Update your address with the post office, banks, and important accounts.
- Create a maintenance schedule (HVAC service, gutter cleaning, seasonal checkups).



# FREQUENTLY ASKED QUESTIONS

*WHAT BUYERS ASK MOST—ANSWERED*

## **How much do I need for a down payment?**

Traditionally, 20% is considered standard, but many loan programs allow much less. FHA loans require as little as 3.5%, and some VA and USDA loans require no down payment at all.

## **How much should I budget for costs beyond the mortgage?**

In addition to your loan payment, plan for property taxes, homeowner's insurance, utilities, and maintenance. A good rule of thumb is to budget 1–4% of the home's value annually for upkeep.

## **Do I need perfect credit to buy a home?**

No. While a higher credit score can help you get better interest rates, many lenders offer programs for buyers with scores in the mid-600s (or even lower in some cases).

## **How long does the home-buying process take?**

From accepted offer to closing, the average timeline is 30–45 days. However, the total process (including house hunting and pre-approval) can take longer depending on the market and your situation.

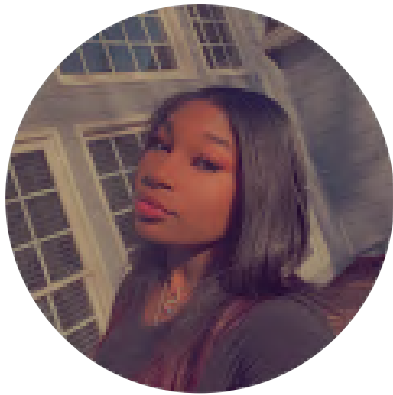
## **What if my inspection finds problems with the home?**

Don't panic — inspections are meant to uncover issues. You can request that the seller make repairs, offer credits, or adjust the price. Your agent will guide you through negotiations.

# CLIENT TESTIMONIALS

*WHAT OUR PAST CLIENTS HAVE TO SAY*

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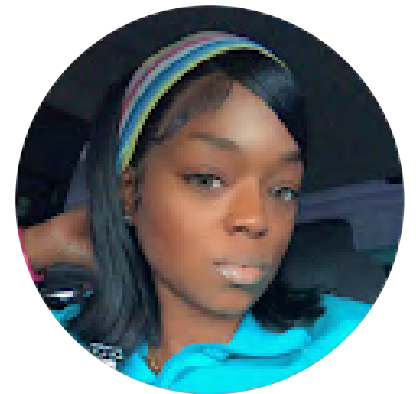
## SUNDAY L

“ She’s very pleasant! Incredibly helpful! I love that she is attentive and takes a chance on college youth!

## C THOMAS SIMS

We could not have asked for a better realtor! From the very beginning to closing, the entire process was smooth and stress-free. She treated us like family, making sure we were comfortable and informed every step of the way...

”



## BRANDON RAMSEY

“ Tammy is a rockstar! It was so awesome working with someone who is an absolute pro at what they do. She helped us navigate selling our home and buying our property in the country, and the whole thing was smoother than we ever could have hoped for.





# HOW I CAN HELP YOU

Buying your first home is a big step — but you don't have to take it alone. My role as your realtor is to guide, support, and empower you every step of the way, making the process simple, clear, and stress-free.

## ✔ **Personalized Guidance**

Your goals, budget, and lifestyle matter most. I'll help you find the right home that fits your needs now — and your vision for the future.

## ✔ **Step-by-Step Support**

From pre-approval to closing day, I'll explain each step, answer your questions, and keep you informed so you always feel confident.

## ✔ **Clear Communication**

No surprises, no confusion — just open updates and honest advice so you always know what's happening.

## ✔ **Trusted Resources**

Need a lender, inspector, or contractor? I'll connect you with vetted professionals who will make the process easier and smoother.

## **Thank You**

Thank you for allowing me to be part of your homebuying journey. Buying your first home is such an exciting milestone, and I'm grateful for the chance to guide you along the way.

TAMMY THEIS - REALTOR/ASSOCIATE BROKER



**My unwavering passion for real estate drives me to go above and beyond for my clients, ensuring that each step of their home-buying journey is met with dedication, guidance, and a genuine commitment to helping them find and secure their very first home.**

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**TAMMY THEIS -  
REALTOR/ASSOCIATE BROKER**



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