

JOCELYN DOOLEY JOCELYN DOOLEY

BUYER'S GUIDE

Your how-to-guide in leveling up
your Real Estate Property buying.



HELLO

HI THERE! I'M JOCELYN, A DEDICATED REAL ESTATE AGENT WHO'S PASSIONATE ABOUT HELPING PEOPLE NAVIGATE ONE OF LIFE'S BIGGEST DECISIONS — FINDING A PLACE TO CALL HOME. WHETHER YOU'RE BUYING YOUR FIRST HOME, UPGRADING, DOWNSIZING, OR SELLING, I'M HERE TO MAKE THE PROCESS SMOOTH, STRESS-FREE, AND EVEN FUN. AS A TEXAS TECH ALUMNI AND LOCAL HOMEOWNER I KNOW HOW AMAZING IT IS TO CALL LUBBOCK HOME. WHETHER YOU'RE RELOCATING TO LUBBOCK OR ARE A LUBBOCK LOCAL LET ME HELP YOU MAKE THIS NEXT MOVE THE BEST ONE YET!

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ABOUT US

At Better Homes and Gardens® Real Estate, we believe your home is more than just a place to live—it's where life happens. We are passionate about helping you find the perfect space to match your lifestyle, right here in our community. With trusted guidance, local expertise, and a brand that's been part of American homes for generations, we make buying or selling feel simple and rewarding.

Better Homes and Gardens REAL ESTATE | BLŪ REALTY



HOME BUYER'S ROADMAP

01 Find Agent

Choose a trusted real estate agent who will guide you through the home-buying process and advocate for your best interests.

02 Financials

Get your finances in order, connect with a lender to get pre-approved, and determine your budget and purchasing power.

03 Search

Start touring homes and searching for the one that fits your needs, lifestyle, and budget.

04 Offer

Once you find the one, your agent will help you put together and submit a competitive offer.

05 Inspection

Have the home professionally inspected to identify potential issues and better understand the condition of the property.

HOME BUYER'S ROADMAP

06

Title Search

The title company researches the property's history to make sure there are no outstanding issues that could affect your ownership.

07

Appraisal

Your lender orders an appraisal to determine the home's market value and ensure it supports the purchase price.

08

Final Walk-Through

Take one last look at the home before closing to make sure everything is in the expected condition and any agreed-upon repairs are complete.

09

Closing

Sign the final paperwork, officially become the homeowner, and get the keys to your new home!



REAL ESTATE TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

EARNEST MONEY

Good faith money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.



Preparing to Buy



FINDING A GREAT AGENT

Finding a real estate agent that you trust and feel comfortable with is as hard as finding the right house to call a home. A purchase of this magnitude is a huge life decision and you want to make sure that your real estate agent is as invested in this sale as you are.

What sets me apart from other agents is my dedication to finding a home that fits your needs, budget, and goals, not just help you buy a house. I'll give you honest advice throughout the process, from evaluating homes and making offers to negotiating and navigating inspections. Sometimes that means pointing out things you may not have considered, but you'll always have someone in your corner looking out for your best interests.

CONTINUATION...

Finding a Great Agent

- **INDUSTRY KNOWLEDGE**

Between myself & BHGRE - Blu Realty we have access to a wide variety of resources that is not readily available to the public. They can help you determine the best price and time to sell.

- **SMART NEGOTIATING**

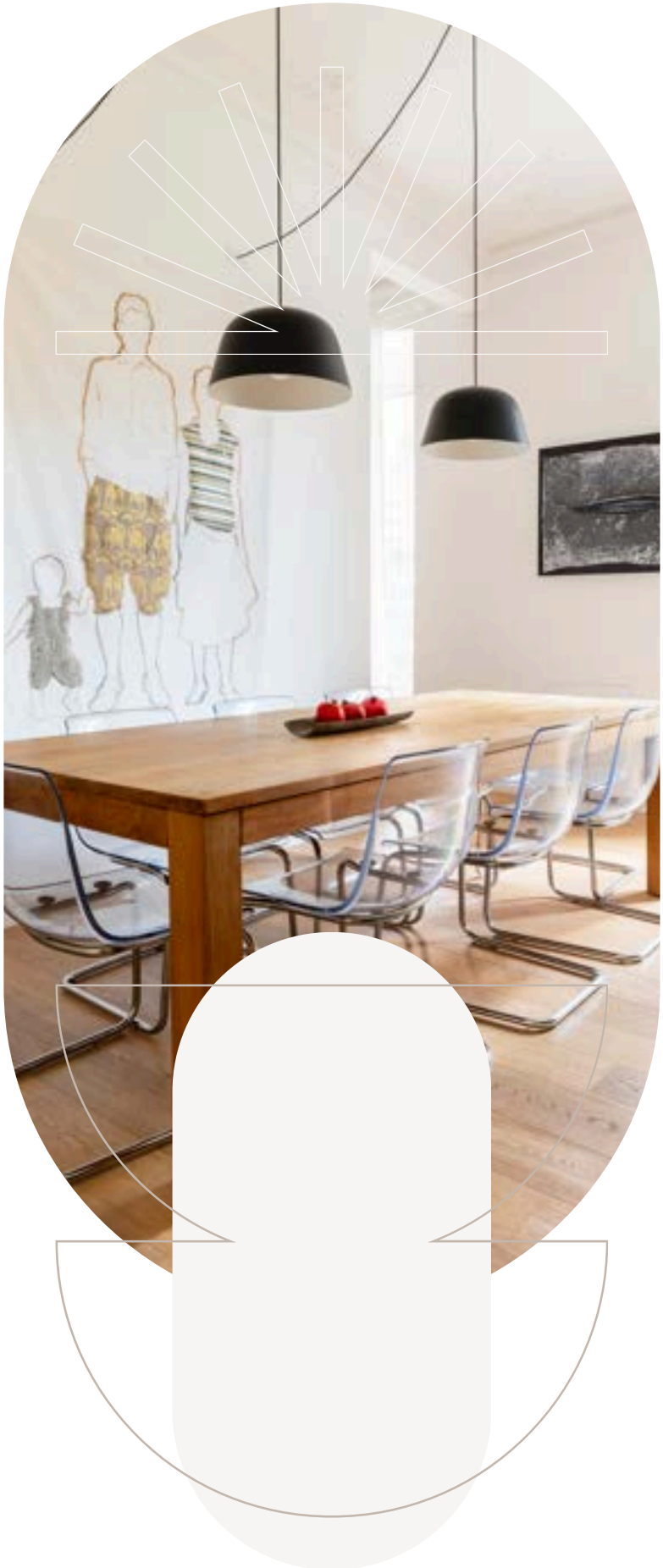
With our collective experience and expertise, we can help you negotiate the best price for your new home. My job is to ensure you receive the best possible offer on one of your biggest and most important investments.

- **PROFESSIONAL EXPERIENCE**

I am consistently attending annual training and workshops to ensure that I am to date on any changes in legal or administrative paperwork. I rigorously study the local and national market for current market trends to ensure my client's homes get priced to sell.

- **CUSTOMER SERVICE**

I am dedicated to helping you answer any questions that arise from this process and having quick response times to ensure you aren't left confused or wondering what is going on with your home.



FINANCIALS



Plan your future home.

Learn about real estate budgeting and financing.

FINANCIAL PLAN

DETERMINE YOUR BUDGET

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determining your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.



How much should your downpayment be?

A 20% downpayment is the most common, however, it is not your only option!

Have a discussion with your lender to determine what works best for your scenario.

CREDIT SCORE CHECK



Your lender will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.

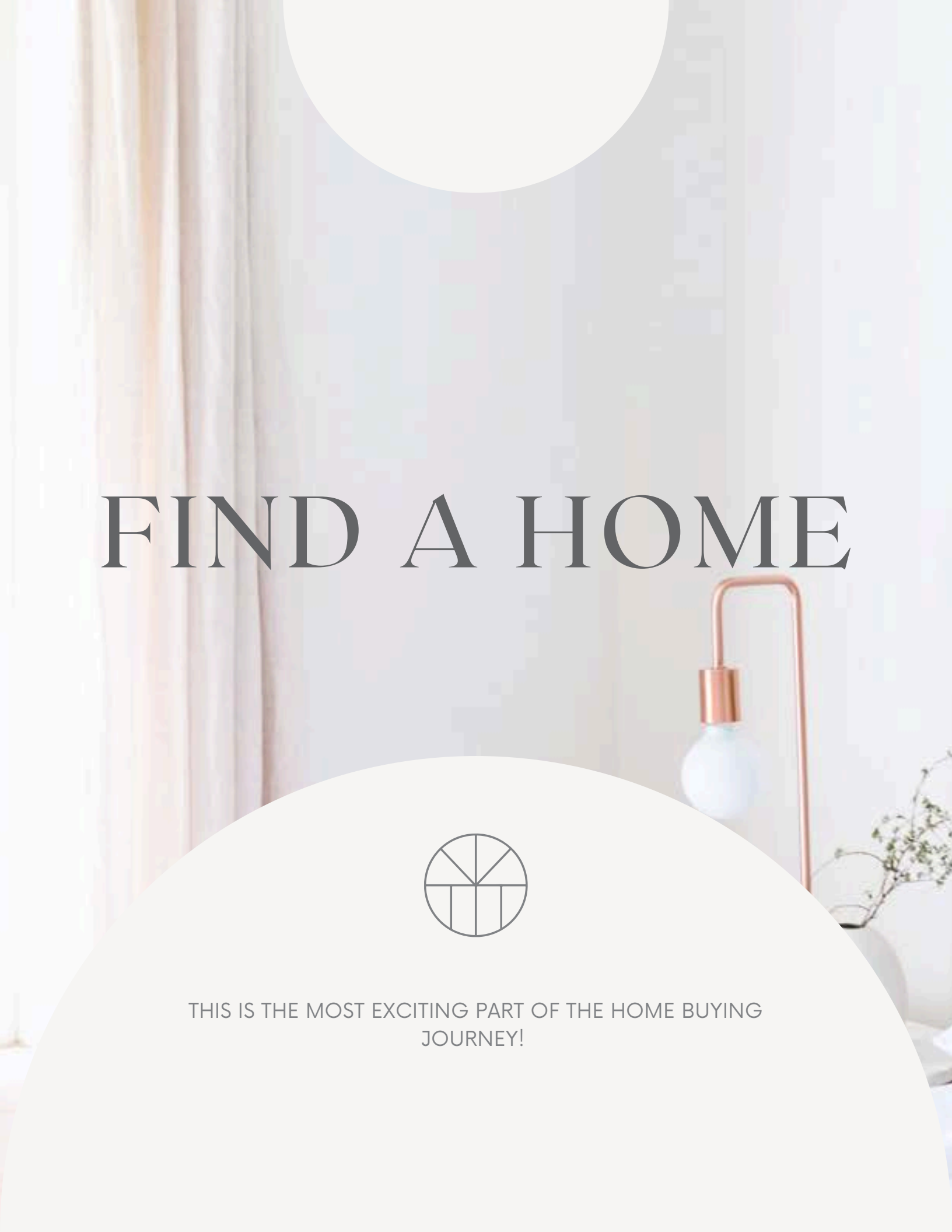


PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, that does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases i.e., buying a new car or alter your credit score in any way during this time i.e., opening a new credit card.



FIND A HOME

THIS IS THE MOST EXCITING PART OF THE HOME BUYING JOURNEY!

TOUR HOMES

Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.

Once you find a house you love, you can make an official offer to the seller.



HOME SEARCHING TIPS

- Take photos & notes as you go through the open houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Remember things like the colors of the walls, furniture, and wallpaper can be changed.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.

REAL ESTATE OFFER

MAKE & NEGOTIATE



MAKE AN OFFER

Once you find a house you love, you can make an official offer to the seller.

Don't be afraid to offer below asking price. Sellers often leave room for negotiation, so the list price isn't always their bottom line. As your agent, it's my job to help you understand the market and advise you on what would be a reasonable offer.

NEGOTIATE AN OFFER

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase, I will help lead you through the negotiation process to ensure you get the best offer possible.

Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

HOME INSPECTION

Make sure that you allow for an inspection to be completed prior to the closing of the sale. It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or the option to negotiate for repairs. It is important to have the inspection booked as soon as possible during the option period.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, your agent will discuss and negotiate with the seller any final points.



TITLE SEARCH

A title search is a crucial step in the home buying process that ensures the property you're purchasing has a clear and legal ownership history. It involves a detailed review of public records—such as deeds, tax records, and court documents—to confirm the seller's legal right to transfer ownership and to uncover any potential issues that could affect your future rights as the buyer.



The title search is usually conducted by a title company or real estate attorney during the escrow process. If no problems are found, the transaction can move forward smoothly. If issues arise, they must be resolved before closing.





FINAL STEPS

APPRAISAL & APPROVAL



PROPERTY APPRAISAL

An appraisal is an unbiased estimate of the home's value, usually ordered by your lender and completed by an appraiser. The appraiser looks at the home and compares it to similar homes that recently sold.

Why does it matter? Your lender wants to make sure the home is worth what they're lending you. If it appraises for less than the purchase price, we may need to renegotiate or discuss other options.

Be sure to purchase home insurance for your new property!

LOAN APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status





CLOSING & MOVING

SCHEDULE YOUR MOVE

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details















CLOSING

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!



RESOURCES

LANDSCAPING & OUTDOOR

Bautista Brothers 806.577.0585

Roots Lawn & Landscape..... 806.863.2651

Nathan Spencer 806.577.0093

Trey Addison 325.277.6850

ELECTRICAL & PLUMBING

Sparky's Electric 806.632.1733

Tim's Plumbing 806.535.1571

Earl's Plumbing 806.302.0770

Climatek A/C Heating & Plumbing 806-748-5757

HOME INSPECTOR

3-8 Real Estate Home Inspection 806.470.8223

Area Wide Inspections 806.441.0319

Integrity Inspections 806.642.3282

West Quarter Inspections 806.778.7997

PROFESSIONAL MOVERS

Hart Moving & Storage ... 806.763.4191

Tough Guy Movers 806.787.7533

Rusty's Bug Stop 806.777.7424

Gafford Pest Control 806.792.4292





HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

NOTES _____

_____

_____

_____

CURB APPEAL

1 2 3 4 5

DISLIKE NEUTRAL LOVE

OUTSIDE

1 2 3 4 5

DISLIKE NEUTRAL LOVE

LOCATION

1 2 3 4 5

DISLIKE NEUTRAL LOVE

INSIDE

1 2 3 4 5

DISLIKE NEUTRAL LOVE

PRICE/ COST

1 2 3 4 5

DISLIKE NEUTRAL LOVE

NEIGHBORHOOD

1 2 3 4 5

DISLIKE NEUTRAL LOVE

NOTES

Date :

Notes :



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