

welcome



Building People. One home at a time.

We pledge to be in constant communication with our clients, keeping them fully informed throughout the entire buying or selling process. We believe that if you're not left with an amazing experience in navigating your transactions, we haven't done our job. We don't measure success through achievements or awards, but through the satisfaction of our clients and the relationships that we build.

WE ARE YOUR SOURCE IN REAL ESTATE!

Deporah Oliver





About Dee Oliver

A Houston native, Dee started her professional career as an Administrative Assistant with Compaq Computer as a junior in high school, highlighting her talent for organizing and managing tasks efficiently - one of the foundations to her success. As a senior in high school, she joined ExxonMobil as an Occupational Education Student and was quickly promoted to a Technical Specialist, where she remained with the company for over nine years after graduation. After accepting a role with American Express as a Deployment Analyst and working various roles throughout her fourteenyear tenure with the company, she realized that the role of Account Management was something that complimented her personality connecting with people. This was the birth of her true calling into real estate.

This year, Dee has helped in connecting families to their homes with over 6 million in sales and counting. With Dee your relationship won't end at the closing table, she will be available to you for any additional resources needed for your current and future home needs. She services all of the greater Houston and surrounding areas. Dee loves celebrating with her clients through her fun & unique Client Appreciation Events and Housewarming Parties.



Dee is a Houston Association of Realtors® (HAR) Platinum Agent, so one can expect faster response times, marketing and promoting of a seller's listing, providing buyers with reports on real estate market trends, and more. This Platinum-level service is available to empower clients with the most sophisticated and powerful array of technology tools needed for a successful transaction. She is also a Certified Negotiation Expert (CNE) - a designation that is of great benefit to her clients where advanced negotiation skills are needed to help all parties achieve goals. In addition, she is a member of the Greater Houston Builders Association (GHBA), the Houston Black Real Estate Association (HBREA), part of the Top 10 Producing Agents with JLA Realty, and the JLA Realty Topaz Producer Award Recipient with nearly 10 million in home sales in 2021.



TESTIMONIALS

"Went above and beyond what I ever imagined a real estate agent would do. She is an angel, heaven sent. Would recommend, 10/10. Answered all my questions and when I had a concern she would ease my anxiety. Hands down the best kind hearted realtor in the market."

-Sanchez

"No words can express the level of experience that Dee provided. She made the process seem less and handled everything from the beginning to the end. She answered my questions in a proper manner and professional. I'm speechless with her level of service and I can say is "wow". I'm very lucky to find an agent like and she has a friend/client for life. I recommend for her to be agent of the year. Dee I truly appreciate your hard work and thank you so "Cesar F

Excellent service and extremely knowledgeable Realtor made selling my home seamless. Best real estate experience I have ever had.

-Levan



5 STEPS TO HOME OWNERSHIP

Buying a home usually represents your single biggest investment - and debt.

Adequate research, knowing what you want and what you can afford, and the assistance of a professional real estate agent are the keys for the best outcome.

7 Steps will help you get started.

1. Define your goals, research your options, and develop an action plan. Having a 580+ credit score and knowing your monthly mortgage budget is key.

Giving the green light to future homeownership means educating and preparing yourself as much as possible.

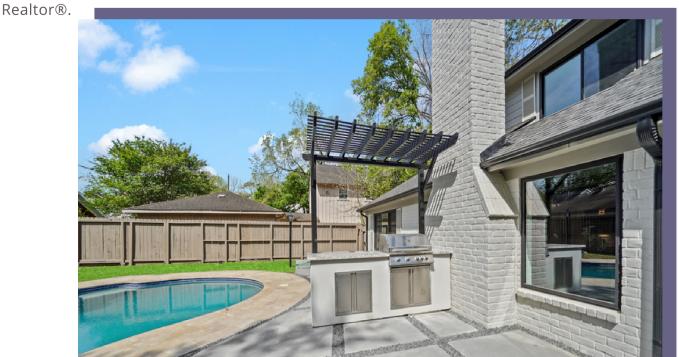
Know what your personal reasons are for buying and financing a home are fundamentally connected, you'll also need to examine your current financial situation and know what you can realistically afford.

Once you're clear on the above, you'll be in a better position to research housing and mortgage options and create an action plan with timelines for moving forward. While it is possible to do this yourself, you may benefit by consulting an experienced real estate professional right from the start.



2. Contact The Realtor Mom, Dee Oliver

Buying real estate is a complex matter with many factors to consider as no two homes or transactions are alike. The unique opportunities and potential pitfalls are best navigated with an expert on your side. Contact me once you've decided to buy. A professional agent will guide you through the property search, financing, negotiation, and transaction processes. Dee Oliver has the local market knowledge, experience, and track record makes her your choice when choosing a



3. Get pre-qualified for a loan

It's important to get pre-qualified for a loan before you start viewing homes in earnest. The preapproval process involves meeting with a lender and authorizing them to examine your current financial situation and credit history. On the basis of this examination, the lender may provide you with a document detailing the amount you are pre-qualified to borrow to buy a home.

- You'll know roughly what you are eligible to receive and be able to plan accordingly
- As a pre-qualified buyer, you'll be taken more seriously when you make an offer
- Lenders can tell you if you might qualify for special programs that will help you afford a better home (particularly if you're a first-time home buyer)

Financing is available from many sources, and we will be able to suggest lenders with a history of offering excellent mortgage products and services.



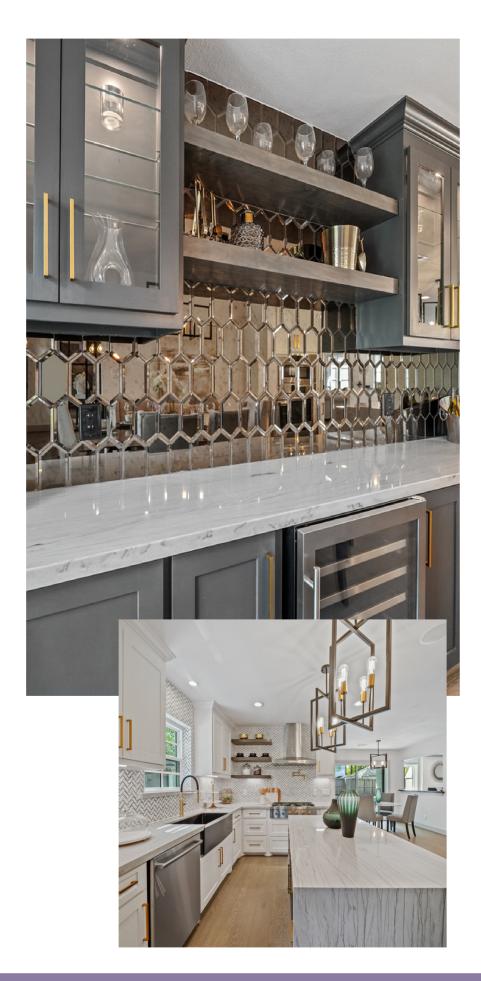
4. View homes and find THE ONE

The secret to a happy home search is in knowing what you really want. That means distinguishing between "must-haves" and "like-to-haves". To help you target your search and define your home preference priorities, refer to the Home Search Worksheet within this guide.

A few interesting facts about the search process for perspective:

- 51% of buyers who used the Internet during their home search ultimately found the home that they purchased online
- 68% of buyers who used their mobile device to search found their home through a mobile application
- The typical home buyer searches for 10 weeks and views 10 homes before purchasing
- Real estate agents remain a vital part of the home search process.

Source: National Association of REALTORS®





It's absolutely necessary to view homes in person. While property details may seem similar online, homes can be very different in terms of layout, design, workmanship, and other aspects. Ideally, you should view homes with the help of an experienced real estate professional who may notice things you might miss, provide expert analysis, and act as an impartial sounding board.

5. Make an offer and negotiate with the seller

When you've found the home you'd like to buy, it's time to make an offer. Your Realtor likely has contracts that are generally used for transactions in your area. These contracts enable you to specify a sale price and also allow the inclusion of clauses specifying various terms of purchase, such as the closing and possession dates, your deposit amount, and other conditions. You should carefully review these clauses with your real estate professional to be sure that they accurately express your intended offer.



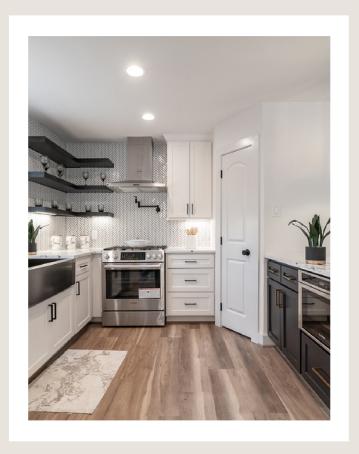
Once you've written the offer, your real estate professional will present it to the seller and/or the seller's representative. At that point, the process will vary somewhat depending on the market you're in. Generally speaking, the seller can accept your offers, which deadlines for responding and meeting conditions, may be exchanged between you and the seller until a mutual pending agreement is reached or the different market conditions, homes and sellers, and other variables that a professional agent can handle with ease.



The final walkthrough - you will be given the chance to look at the home one last time to make sure it's in the same condition as when you signed the sale agreement.

The settlement - typically, on or shortly prior to the Closing Date, you'll sign all the paperwork required to complete the transaction, which may be done in a meeting with a lawyer, real estate professional, or escrow agent, depending on your market. The settlement will include paying your closing costs, legal fees, property adjustments, and transfer taxes. At that point, you'll receive the property title and copies of all documentation pertaining to the purchase.

Oh, and one more thing - you'll get the keys! In most cases, the possession date will fall within a few days, and you will be able to move into your new home.



Courage and commitment are prerequisites for purchasing a home, but immense cannot begin to describe the rewards.

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Home Lending Process

There are many types of lending institutions, offering a wide range of loans and special programs.

To secure the best mortgage for your needs:

1. Educate yourself about your options

There are a host of loan types and programs available through thousands of banks, finance companies, credit unions, and other assorted lenders. Additionally, there are ms many sources of information about mortgages.

2. Be realistic about your financial situation

Ask yourself how much mortgage and down payment you can really afford. Anwer yourself with complete honesty and be sensible. Be sure to weigh the risks and opportunity costs.

Some lenders will qualify you for the maximum they're willing to lend which may be more than you can comfortably afford. Be sure to factor all related taxes insurance, improvements, homeowner fees, and all other potential costs into the equation. Make a list of your monthly expenses, and project your financial commitments during the life of the mortgage. This will provide a realistic figure of what you can afford.

3. Find a reputable lender or mortgage broker

When shopping for a loan should consider two main sources - direct lenders and mortgage brokers. I have a network of trusted lender partners that I work with.

Direct lenders have the money and make the decisions, but have a limited number of in-house products to offer. Brokers are intermediaries who charge a fee and can provide you with loan options from many sources, which may save you money overall.

4. Determine the right mortgage option for you

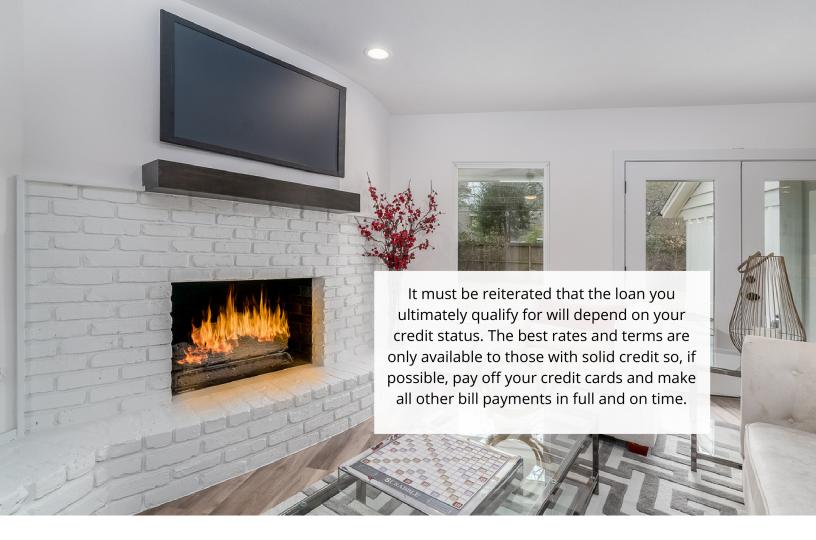
Generally, there are two ways to go: a fixed-rate mortgage with an interest rate that remains the same for the life of the loan, or an adjustable-rate mortgage (ARM) with a rate that adjusts up or down, depending upon economic trends.

The advantages of fixed-rate mortgages - particularly if you lock in at a low rate:

- they protect you against the risk of rising interest rates
- their stability can also make it easier for you to plan and budget







5. Get your documents ready, then apply!

Your chosen lender will need you to provide the following information: 3 months of bank statements, 2 months of pay stubs, 2 years of W2 / 1099s, 2 years of tax returns, copy of your driver's license and Social Security card. Bank statements and pay stubs are used to verify where down payments will be paid from.

Note that after applying, don't change jobs, open any new loans or movey large amounts of money.

The lender will check your credit status during the application process, and you'll review the different loan options and programs you qualify for, as well as finalize the size of your down payment. If you place less than 20% down, the lender may require the mortgage to be guaranteed by a third party such as the Veterans Administration (VA), the Federal Housing Administration (FHA), or a private mortgage insurer (PMI).



WORKING WITH AREALTOR®

Working With a Real Estate Professional

WE HAVE BUYER SPECIALISTS FOCUSED ON HELPING YOU SUCCESSFULLY LAND AND FINANCE YOUR DREAM HOME. ONE BENEFIT OF USING OUR SERVICES IS GAINING THE INSIDE TRACK ON LISTINGS RIGHT WHEN THEY COME ON THE MARKET - IN FACT, SOMETIMES EVEN BEFORE THEY'RE ON THE MARKET. AND THAT'S JUST THE BEGINNING.

I help my buyers:



- Help you explore your financing options and refer you to the right mortgage professionals to help you make the best possible decision
- Save you time by regularly searching the market for affordable homes that meet your criteria
- View homes with you and provide a comparative analysis
- Refer you to home inspectors that will provide in-depth observations of properties, if you desire



Provide consultation in relation to your written offer to purchase a home, with all terms approved by you

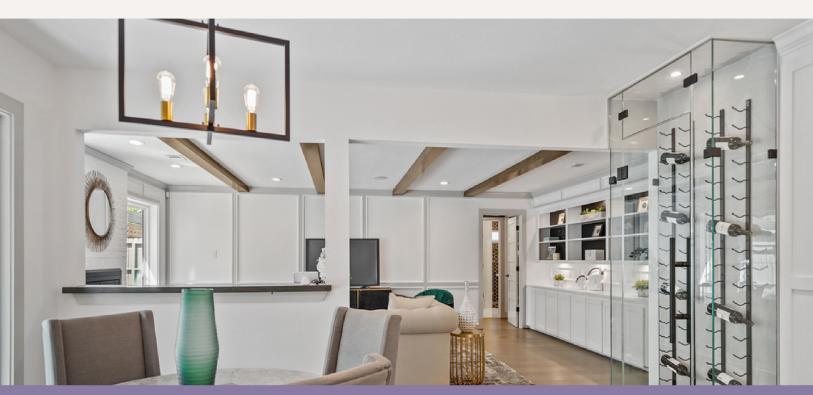


Negotiate the best possible price and terms for you. Keep you fully informed about all activities leading to the transaction closing

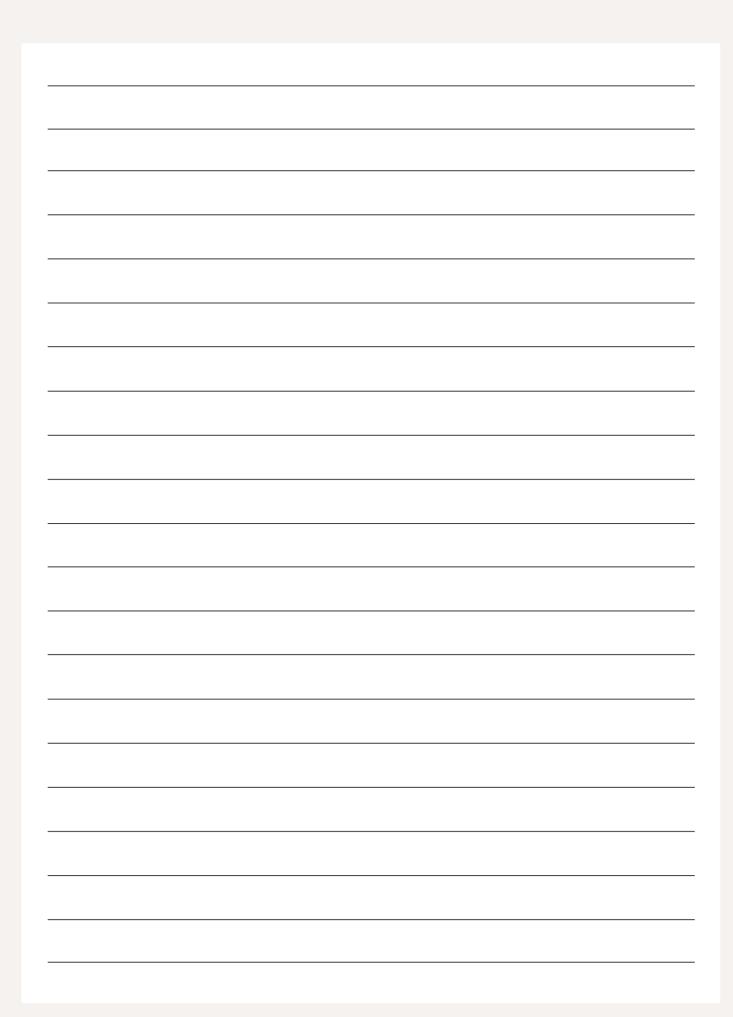


Assist you, if necessary, in finding any home-related services you need

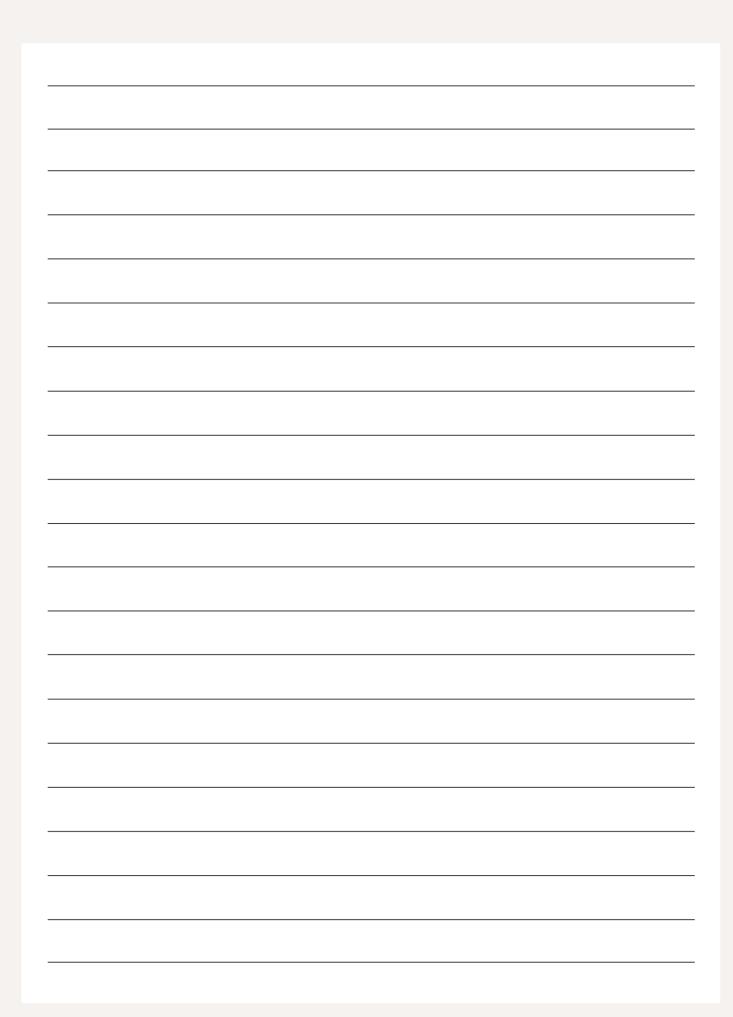
The bottom line is that you will receive invaluable, comprehensive, high-quality service, and peace of mind throughout the process when you choose to work with Dee Oliver.



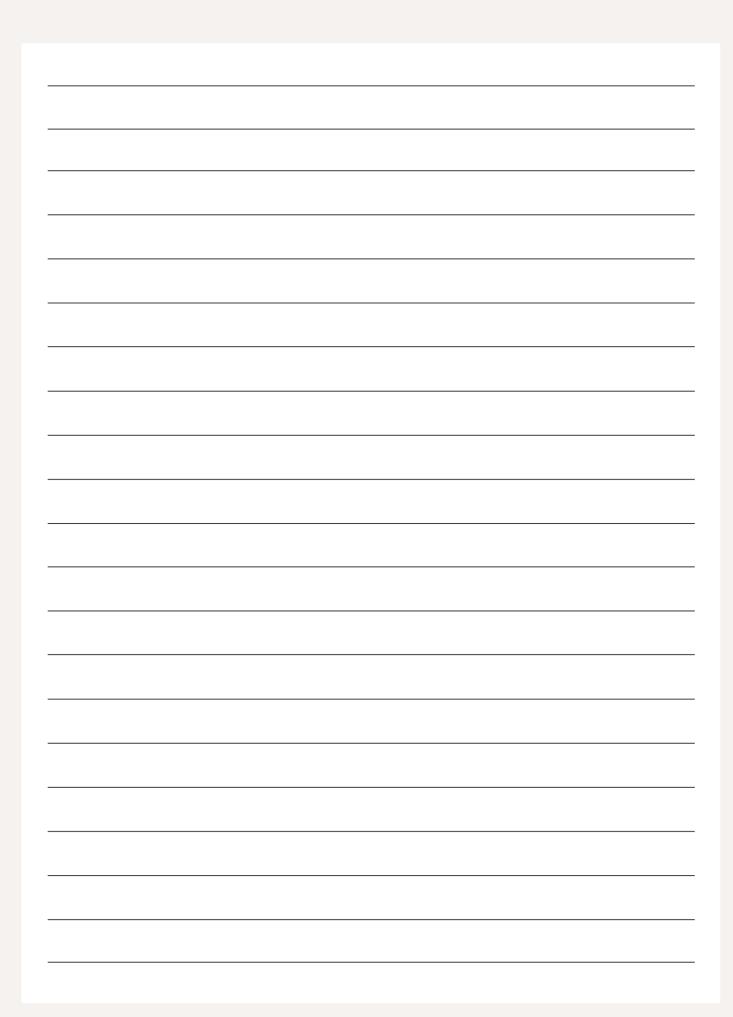
	I LOVED ABOUT	
	House Style	Other:
	Bedrooms	
	Bathrooms	
	Kitchen	
	Layout / Floorplan	
	Garage	
	Backyard	
⊐	Price range	
\ \/	DOES THIS HOME	COMPARE TO OTHERS THAT I LIKE?
e.g., I		pool, garage size, distance to school, additional room prefer
e.g., I		
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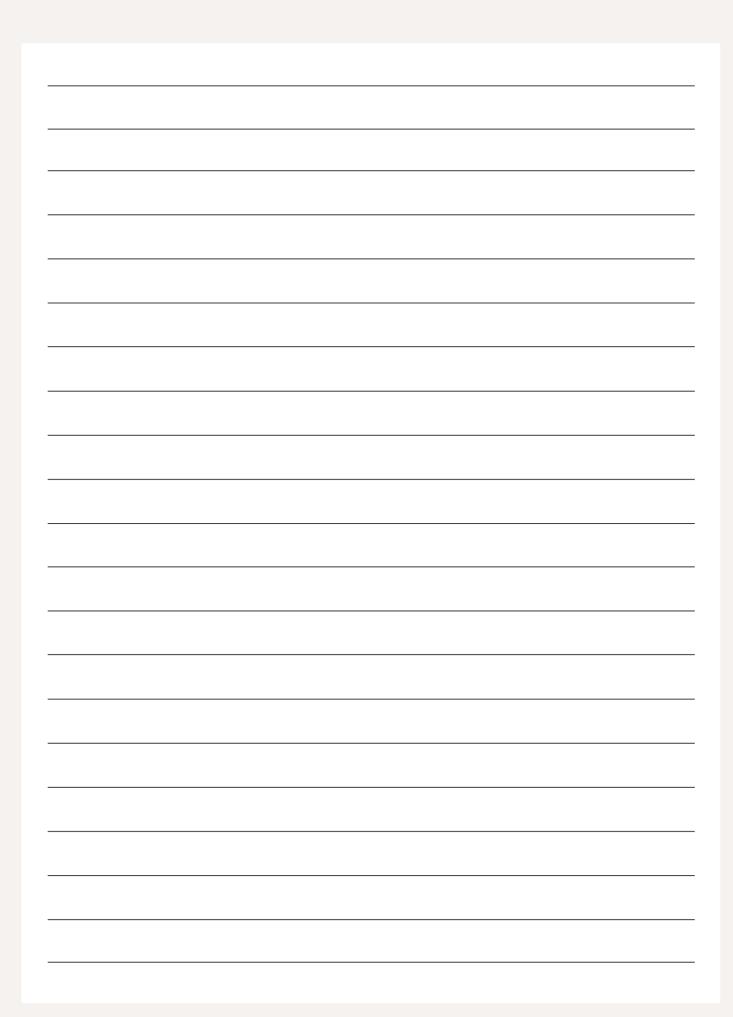
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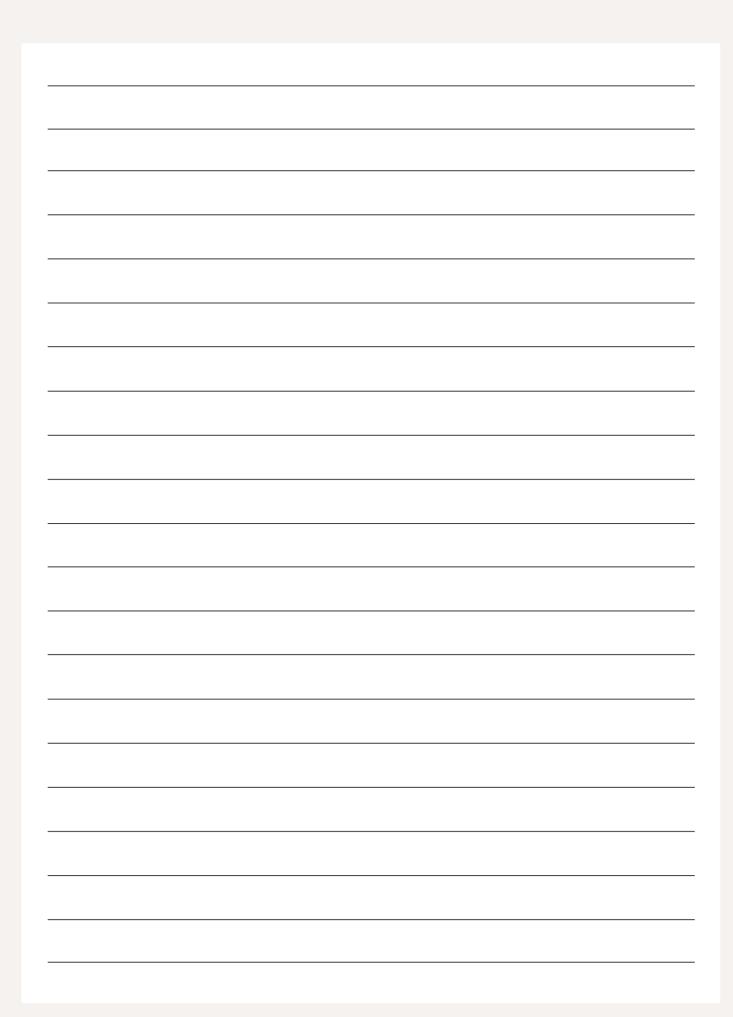
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e.g., v		





Thank you!

I can't wait to go on this journey with you!

Thank you for choosing me as your Realtor®. I work very hard to get my clients the best deal possible, and I am excited to build this relationship with you.

Deboorah Oliver

@drealtormom f @drealtormo

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Let's be friends!