

PURCHASING YOUR HOME



**Better
Homes**
and Gardens®
REAL ESTATE

WINANS



A LEGACY IN REAL ESTATE

Established in 1984, Better Homes and Gardens Real Estate Winans is a family-owned business with a stellar reputation across Texas and Southern Oklahoma. The Better Homes and Gardens Real Estate brand was built upon a passion for the home and a focus on developing relationships with our clients and our communities.

Over **\$2B**

In Sales Over the Past Three Years

Top **15**

Brokerage as Ranked by
the Business Journal

Ranked **9th**

Largest Better Homes and Gardens
Brokerage in the World

THE VALUE OF A BUYER'S AGENT

Buying a home is one of the biggest financial decisions of your life and a licensed REALTOR® can help you navigate the process and protect your interests. It's a serious transaction with significant financial and emotional ramifications for the parties involved and therefore having proper representation is critical. Here are five of the most important reasons to have a buying partner on your side:



DON'T OVERPAY

The only way to determine the fair price of a home is to analyze the price at which similar homes recently sold in the same neighborhood. I have access to real-time MLS data which will ensure we are able to negotiate a fair price.



REAL ESTATE EXPERTISE

Once you are under contract to purchase a home, as your agent, I will help you locate inspectors, negotiate repairs with the seller, get estimates from trustworthy contractors and obtain financing from the most reputable lenders.



UNDERSTANDING THE LANGUAGE

Buying a home usually requires dozens of forms, reports, disclosures and other technical documents. As a trained REALTOR®, I have the expertise to help you navigate through the terms, data and language while avoiding delays or costly mistakes that can cost you time and money. I must also stay current with any updates in regulations, laws, contracts and practices. Once you retain me as your REALTOR®, I put that knowledge to work for you.



ENSURE YOU HAVE REPRESENTATION

Unless you are buying a property that is for sale by owner, the seller has professional representation on their side. Without an agent representing you as the buyer, you would be negotiating directly with the seller's agent. This puts you at a significant disadvantage as their agent is legally bound to share everything you tell them in order to get the best deal for their client. Open House - If you found your dream home at an open house or a builder/new home community, just let your REALTOR® know. You always want your interests protected.



LICENSING & ETHICS

Not every real estate agent is a REALTOR®. A REALTOR® is a licensed real estate salesperson who belongs to the National Association of REALTORS®, one of the largest organizations in the country. REALTORS® are held to a higher ethical standard than licensed agents and must adhere to a code of ethics.

TYPES OF TRANSACTIONS

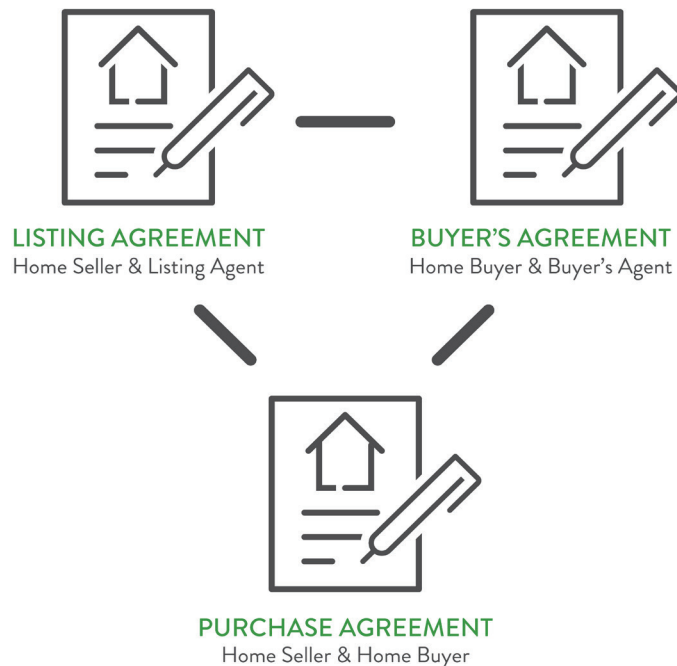
I CAN ASSIST WITH:

- Resale - Individual owner, standard 30-45 day closing
- New Construction - To-be-built or completed, closing time varies, depending on builder season
- Foreclosure - Bank-owned, sold as is, longer response times. Typically 30-45 days, possibly longer. We are seeing less and less of these transactions in the current market.
- Short Sale - "Pre-foreclosure", bank must approve contract. 60-120+ days for approval. Short sales are not for the impatient buyer. We are not seeing very many of these transactions in the current market.
- For Sale by Owner - Individual owner, selling home without using a listing agent



CONTRACTS AND POWER PLAYERS

There are 3 major agreements that govern a real estate transaction:



Who are the parties involved in a real estate transaction? There are many moving parts and players involved in each part of the process. As your agent, I am working behind the scenes in all facets of the process to make sure that the transaction runs as seamless as possible and keeping all parties on the same page to ensure a timely closing.



HOME BUYING PROCESS



STEP 1: SECURE FINANCING

This is the first official step in the home buying process. Speak with a lender to determine how much home you can afford and what type of loan you will be using. The lender will provide a pre-approval letter for the loan amount you require. This letter will need to be submitted to the sellers along with your offer. I will be happy to put you in touch with my preferred lenders. If you are planning to purchase with cash, please ask your financial institution to provide you with an official "Proof of Funds" letter on their signed company letterhead. Whether you require financing or will be paying for your home with cash, we will need these documents ASAP.



STEP 2: THE HOME SEARCH

After receiving your pre-approval from the lender, it's time to start looking for your new home. I will assist in narrowing down your preferences such as neighborhoods, school districts, home size and features. We'll use my technology platforms to create a personalized search with current listings, so you can start reviewing properties. You will receive daily updates in your inbox of all homes new to the market and any price changes on homes already listed. We can then tour any homes that fit your criteria. I will schedule and arrange for all showings with the seller's agent or scheduling service.



STEP 3: MAKE AN OFFER

Once you find the right home, we will review current market conditions and make our offer based on such information. When we make an offer on a property, it's important to know there could be other buyers interested in the same home, so we will need to act quickly if we find one that meets your criteria. I will write up and explain all paperwork necessary for our offer. The negotiations typically go back and forth a few times between parties before final acceptance terms.



STEP 4: UNDER CONTRACT

After final acceptance of the terms by both parties, we go "under contract." At this time, you'll need to provide "earnest money" and "option money" funds to the title company. Earnest money and option money must be delivered within 3 days of acceptance of contract. Time is of the essence in this regard. Electronic fund transfers are available and preferred in most situations. Most title companies prefer a service/app called ZOCCAM. I will guide you through this process. Earnest money and option money are explained in more detail on subsequent pages of this guide.



STEP 5: HOME INSPECTIONS & REPAIR NEGOTIATIONS

Now begins the negotiated "option period", usually no more than 7-10 days in length. During this time, inspections are performed by a licensed TREC inspector to ensure the property does not have any major mechanical and structural deficiencies. We will need to negotiate such repairs during this timeframe. Any negotiated repairs or concessions will need to be completed prior to closing.



STEP 6: APPRAISALS & TITLE REVIEW

Once the inspection/option period is complete, your lender will order an appraisal for the property. During this time, you will also need to arrange for homeowners insurance for your new home. The title insurance company will provide a commitment for title insurance for us to review together.



STEP 7: THE CLOSING

The big day has arrived. You will need to bring certified funds and a photo ID to the closing at the title company. Possession of your new home will occur when your lender releases the funds to the seller. I recommend closing earlier in the day and avoiding Friday closings if possible. Typically, you will receive keys the same day, unless one party closes late in the day. In that case, you may not receive keys until the following business day. Once closing and funding is complete, the home is yours.

VIEWING HOMES

SCHEDULING HOME TOURS

Using sophisticated technology software, I will schedule, organize and confirm all showings so that we can make the most of your time when touring homes.

LIVE PROPERTY UPDATES WITH REALSCOUT

RealScout allows you and I to stay in sync throughout the entire home search process. I'll send you a link to download my app that provides you with a best-in-class search experience which will update you in real time as new homes come on the market.

WILL THE OWNER BE PRESENT DURING OUR VISIT?

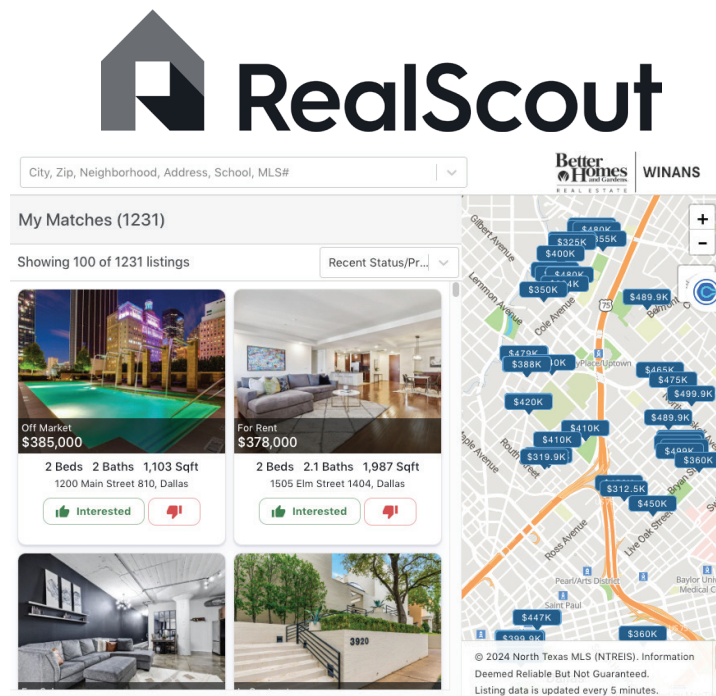
Some homes will be vacant while others will be occupied. Either way, I will schedule all showing appointments for you. An owner or renter could be living in the home. If so, I will call ahead to give notice to the occupant and schedule the appointment so they can vacate the premises. Please notify me the day before, and I will be able to schedule the appointments for us.

WHAT SHOULD I NOTICE WHILE LOOKING AT THE HOME?

Your focus should be on layout/floor plan, lot, neighborhood and finish-out. Remember you will be able to have the home inspected by a professional during the option period.

WHAT IF I DON'T LIKE THE HOME THE SECOND WE WALK IN?

Please be honest with me and we will move on to the next home. I don't want to waste your time with homes that do not meet your needs.



AFTER THE CONTRACT IS SIGNED

1. The contract is signed.
2. The REALTOR® associate will "open title" at the title company named in the contract, and the title company will deposit the earnest money and option fee.
3. The buyer schedules property inspections and contacts insurance agent, paying close attention to the option period, if applicable, as defined in the contract.
4. The mortgage lender will begin processing the loan by:
 - a. ordering an appraisal of the property; and
 - b. verifying prior loan history, employment and financial position
5. Simultaneously with the loan processing, the title company will research the title and send their title commitment to the buyer, seller, REALTOR® associates, attorneys and mortgage lender.
6. The title company will act as a neutral 3rd party, escrow agent and title insurer. The escrow agent will coordinate with all entities to receive the following information for closing:
 - a. invoices and loan documents from the buyer's mortgage lender
 - b. buyer's homeowners insurance from the buyer's insurance agent
 - c. tax certificates
 - d. survey
7. Once the buyer's loan and title are approved, the closing time is coordinated between all parties.
8. Buyer and seller contact utility companies to transfer service to buyer. Note that the seller does not turn off utilities until the home is sold.
9. The title company will prepare a closing disclosure outlining the charges and credits to both buyer and seller. This document will inform you of the amount of cash to bring to the closing table.
10. Parties sign closing papers and title transfers from the seller to the buyer upon funding.

The above procedure averages approximately 30-45 days. If the buyer's credit is rejected or he/she cannot qualify for the payments, the contract is cancelled and the buyer's earnest money is returned if all the parties agree to the release. Contracts may be contingent on inspection of buyer's ability to qualify for payments. The house must appraise satisfactorily and the title should be clear. Therefore, buyer and seller should not make definitive plans until all contingencies have been removed.

EARNEST MONEY

- Earnest money is an amount agreed upon in the real estate contract that you will pay soon after entering into a contract as a show of "good faith" that you intend to purchase the property. If the deal closes, the earnest money is typically credited toward your down payment and other costs of buying the home.
- Choosing the right amount can show a seller you are a serious buyer. A larger deposit might be one way to make your offer stand out among other offers, but you want to choose an amount you are comfortable with. Your REALTOR® can help you make an informed decision about how much earnest money to include with your offer.
- The earnest money usually goes to an escrow agent, an impartial third party such as a title company, who holds it until the transaction closes.
- If the transaction does not close, the terms of the contract determine who receives the earnest money. For instance, the earnest money is typically returned to the buyer if the buyer exercises his/her right to terminate during the option period. If the buyer and seller cannot agree on who is entitled to the earnest money, things can get messy, sometimes even ending up in court.

GOING UNDER CONTRACT

COSTS TO EXPECT

EARNEST MONEY: In Texas 1-2% of the sales price is *customary*, but it is negotiable. In a seller's market, I have seen it up to 6% of the sales price. A larger than customary earnest money amount may help you win in a multiple offer situation.

For example: On a \$400,000 property you would give the title company at least \$4,000 to open escrow. This money is credited to you at closing as a portion of your closing costs or down payment. Earnest money could also be refundable based on provisions in the purchase contract in the event of a termination of contract. These funds will be deposited by the title/escrow company immediately. Remember, we only have 3 days after execution of contract to deliver these funds.

OPTION MONEY: Depending on the price of the home this can vary but is *usually at least* \$150 to \$250 for a \$400,000 property. Again, this amount can vary and may often be higher in a seller's market. These funds will also be deposited by the title company immediately. The option period (typically 7 to 10 days in length) gives you time to have the property inspected and negotiate any requested repairs. This time period gives you the right to terminate the contract (within the prescribed # of days of the option period) if necessary and have your earnest money refunded. This money will be credited to you upon a successful closing. If a contract is terminated during the option/inspection period, option money will not be refunded.

INSPECTION: During the option period you should hire an inspector to evaluate the condition and mechanics of the property. Inspections in Texas can range from \$400 to \$1,000+ depending on size of the home and any additional features or add-ons to the property (swimming pool, etc.). You should also have a pest/termite inspection completed, usually around \$75 to \$100. We will discuss the inspection process in greater detail on the next page.

APPRAISAL: The cost of an appraisal can vary depending on the geographic area and the type of property. This cost generally ranges between \$400 to \$700. Your lender will let you know the exact cost. You will need to pay your lender for the appraisal in advance.

SURVEY: The survey customarily is purchased by the buyer but is a negotiable item. A survey typically starts around \$450 to \$500. The seller sometimes has an existing survey. In that case a new survey may not be necessary (if the lender and title company approved the existing survey). This is on a case-by-case basis. I will let you know the status of the survey once we write the offer and go under contract.

CLOSING COSTS: These costs can be broken into 2 categories: loan items and prepaid items. Loan costs include things such as escrow fees, loan origination fee, prepaid interest, mortgage insurance, etc. Prepaid items are put in an escrow account to build reserves for property taxes and homeowners insurance. Closing costs can vary from 2% to 6% of a purchase amount depending on the time of year and the loan program you are using. You will receive a good faith estimate from your lender breaking down all costs involved with your purchase. These costs can be paid at closing or rolled into your financing. You will also be provided a preliminary closing disclosure 3 days before closing.

SELLER'S DISCLOSURE

- This disclosure form is required by Texas law. Sellers of a single-unit residential property are required to provide a seller's disclosure notice to a buyer. The notice details what the sellers know about the property at the time they complete and sign the notice. You'll see more than one version of the notice. The Texas Real Estate Commission has a version which meets the law's minimum requirements, and Texas REALTORS® has one which provides more information for buyers and serves as a risk-reduction tool for sellers.
- This form asks sellers to list the appliances and systems in the property, current defects, past insurance claims, past inspection reports and other conditions of the property.
- The notice helps a seller by providing a place to document and share their knowledge of a property and can reduce a seller's risk of being sued.
- It is impossible to foresee every potential problem of a house. A disclosure notice that details known conditions and defects can help provide a more complete picture of a property. Buyers may, for example, learn that a house has well water, plumbing problems or aluminum wiring. That information can then be used for inspections to further understand the extent of any issues.

INSPECTIONS

A basic home inspection is meant to evaluate the structural and mechanical condition of a property. It is not the same as an appraisal which evaluates the market value of a property. Persons involved in real estate transactions need unbiased information about the physical condition of the property they plan to buy or sell. All inspectors must be licensed by the Texas Real Estate Commission.

Remember that every home is inspected using the most current building codes. Every home will have a laundry list of items that could use attention; the older the home, the longer the list.

AN INSPECTION INCLUDES A REVIEW OF:

- Structural elements
- Heating/air conditioning & other systems
- All plumbing and electrical wiring
- Roof
- Attic
- Walls
- Ceilings
- Floors
- Windows
- Doors
- Built-in appliances
- Foundation
- Exterior
- Insects/rodents
- Pool/spa (if applicable)

TIPS:

- Buyers should not plan to attend the entire inspection. The inspector needs time and space to safely and thoroughly inspect the property.
- The home inspector will review his or her findings with you and alert you to any costly or potentially hazardous conditions.
- Don't neglect to have a separate inspection for termites which will be required by your lender (and should be done even if yours is a cash purchase).
- No home is perfect! Every home will have issues revealed by a home inspection. Your primary focus should be on the following "big ticket" items: foundation, roof, major plumbing/electrical issues and HVAC (heating, ventilation, air conditioning).
- New homes can also have defects, whether caused by oversight during construction or simple human error.

All negotiations for repairs, agreed upon in writing, are completed during the option period. Buyers and sellers might agree to seller concessions in lieu of repairs. These concessions can be applied towards buyer closing costs and/or prepaid items allowing for the buyer to handle repairs after closing.



RESIDENTIAL SERVICES CONTRACT

WHAT IS A SERVICE CONTRACT?

- A service contract is not a warranty. A warranty must come free of charge, but you will pay extra for a service contract. A brand new home may have a warranty provided by the home builder. Don't be confused by the fact that some service contract companies use the word "warranty" in the names of their companies.
- A service contract also is not an insurance policy. If you decide to purchase a service contract or if the seller is providing one, compare it to your homeowners insurance policy to be sure you aren't purchasing duplicate coverage.

DO YOU NEED A SERVICE CONTRACT?

- What extra benefits and/or extra repairs are covered by the service contract? Read the contract carefully for any conditions you have to meet. Who is responsible for checking for pre-existing conditions?
- How much will the contract cost you? Prices vary depending upon coverage and usually are for a term of one-year. One question to ask yourself in considering your need is: If you did not purchase the contract, would you be able to afford a repair if it happened during this period?

For detailed information, you should contact a residential service contract provider. A complete list of residential service companies licensed by the Texas Real Estate Commission to sell residential service contracts in the state of Texas can be obtained at www.trec.texas.gov



WHAT'S INCLUDED IN THE SALE OF A HOUSE?

Contracts commonly used in Texas home sales state that the house, fixtures, improvements and accessories are part of the sale. Here are examples of what stays and goes:

GOES WITH THE SELLER

Table lamp
Television
Potted plant
Bed
Couch
Dining room table
Area rug
Lawn mower
Hammock
Patio grill
Bookcase
Washer and dryer
Paintings and decorations

STAYS WITH THE PROPERTY

Stove
Wall-to-wall carpeting
Television wall mount
Chandelier
Window shutters
Smoke detectors
Curtains/drapes and rods
Blinds and window shades
Garage door opener
Shrubbery and landscaping
Window air-conditioning unit

THERE MAY BE EXCEPTIONS

Certain items stay or go depending on whether they're permanently installed and built-in. Freestanding clothes washers and dryers go with the seller but built-in units would likely stay. A grill on wheels on the patio leaves but one that's encased in stone as part of an outdoor kitchen stays put. Smart home technology will depend on how it was installed. Three factors determine if something is permanently installed and built-in:

- How is the item attached? Will the property be damaged by its removal?
- Is the item customized or standard for the property?
- Was the installation intended to be permanent or temporary?

SELLERS

If you want to exclude items from the sale, for example, a dining room chandelier, the contract includes a place for that. I can help you properly document your intent.

BUYERS

You can request items that aren't included in the contract stay behind. Do you want the patio furniture? I will use a different form, Non-Realty Items Addendum, to put your request in writing.

CLOSING COSTS

BUYER GENERALLY PAYS FOR:

- Loan policy and endorsements
- Record warranty deed
- Record deed of trust
- Courier fee
- Escrow fee
- Tax service fee
- Full-year homeowners insurance policy*
- Tax reserve*
- Loan origination and/or discount fee*
- Credit report*
- Appraisals*
- Lender document preparation*
- Flood certification*
- Mortgage insurance premium - MIP or PMI*
- Miscellaneous loan fees*
- Guaranty fee
- Inspection fee
- Prepaid items such as pro-rated property taxes and homeowners association dues
- Any other cost as outlined in contract

*Lender charge

SELLER GENERALLY PAYS FOR:

- Loan payoff
(per existing lender's payoff letter)
- Record release of existing lien(s)
- Current year real estate tax proration (per contract)
- Prior year's property taxes still due (if due)
- Escrow fee
- Tax certification
- Attorney document prep fees for deed & release(s)
- Guaranty fee
- Any other cost as outlined in contract

NEGOTIATED UNDER CONTRACT:

- Survey
- Homeowners association dues, transfer fees & resale certificate/document fees (if applicable)
- Home warranty
- City transfer/conveyance tax
- Bonds or assessments
- Owner's title policy premium
- Agent compensation



BUYER'S AGENT COMPENSATION



Having separate representation for buyers and sellers is crucial to ensuring that each party's interests are fully represented throughout the transaction. This helps prevent conflicts of interest and ensures that each party receives fair and unbiased representation.

Options for addressing buyer's agent compensation:

- Agree to authorize your agent to write compensation into the purchase agreement: A buyer can authorize their agent to include the agreed-upon buyer's agent compensation into the purchase agreement. This ensures that the compensation is clearly outlined, allows for negotiation and is agreed upon by all parties involved.
- Accept compensation as credit from the seller: In some cases, sellers may offer to provide some or all of the buyer's agent compensation as a credit toward the purchase price of the home. This can help offset some of the buyer's costs associated with the transaction.
- Compensation as a separate closing cost: Alternatively, the buyer can opt to cover the buyer's agent compensation as a separate closing cost. This involves paying the compensation directly out of pocket at the time of closing.

By providing these options, buyers have flexibility in how they cover the buyer's agent compensation, depending on their individual financial situation and preferences. It's important for buyers to discuss these options with their real estate agent and carefully consider which approach is most suitable for their needs.

CLOSING CHECKLIST

PRIOR TO CLOSING:

- Call your loan officer and arrange to make a formal loan application.
- Schedule the appointment with the inspector and seller as soon as possible. (A termite inspection is required on VA loans.)
- Contact an insurance company to obtain homeowners insurance before the end of the option period. Supply information to the title company at least one week prior to closing.
- Agent will verify that all negotiated repairs have been completed and invoices/receipts have been provided.

REQUIRED AT CLOSING:

- Driver's license or other photo identification.
- A cashier's check or wire transfer is required for payment of funds over a certain amount dictated by the title company at the time of closing, made payable to the title company.
- All checks/money orders and wires will be payable to the title company.

AVOID CLOSING DELAYS:

- If you want to review your loan documents prior to the closing, please request that your mortgage company provide the documents to the title company at least three days prior to closing so copies can be provided for your review.
- If you will not be present at the closing to sign documents and intend to use a power of attorney, the following must occur:
 - » The title company and your lender must approve the POA prior to closing.
 - » The original POA must be delivered to the title company before closing for recording with the county clerk's office.
 - » Contact with you via telephone on the day of closing to be certain you are alive and well and have not revoked the POA.



USEFUL TERMS

REAL ESTATE TERMS

AGENCY: A term used to describe the legal relationship between a seller and a broker, or a buyer and a broker.

AGENT: A term used to describe a real estate salesperson licensed by the state who, under the supervision of a broker, represents a buyer or seller in the purchase or sale of a home.

BROKER: A person licensed by the Texas Real Estate Commission who acts as the fiduciary agent of the seller or buyer in a real estate transaction.

BUYER AGENCY: Agency relationship in which a buyer contracts with a broker to represent the buyer's interests in real estate transactions.

MULTIPLE LISTING SERVICE® (MLS): A computerized list of all properties for sale by member brokers.

REALTOR®: A licensed agent or broker who is a member of the National Association of REALTORS®, through local affiliates such as Texas Association of REALTORS®. REALTOR® membership is voluntary and represents a commitment to the highest levels of professionalism.

CONTRACT/CLOSING TERMS

APPRAISAL: The opinion of an appraiser in estimating the market value of a home; usually required by a mortgage lender.

ASSESSED VALUE: Estimate of property value by a public tax assessor used as the basis for calculating property tax.

CLOSING: The final step in the sales agreement where property ownership is transferred from seller to buyer.

CLOSING COSTS: Fees and expenses, other than the cost of a property, charged to transfer ownership.

CLOSING DISCLOSURE: A comprehensive breakdown of the closing costs mentioned above.

EARNEST MONEY: A down payment the buyer gives the seller up front as a show of good faith, indicating the buyer's intent to purchase the property.

ESCROW:

1. Arrangement between a buyer and seller to place the down payment and other monies or documents with the third party until the completion of the contract closing.
2. A portion of the monthly mortgage is placed in an escrow account to pay taxes and mortgage insurance.

HOMEOWNERS INSURANCE: Also called hazard insurance, covers physical damage to the property, as well as theft and personal liability. It does not cover flooding; flood insurance must be purchased separately.

INSPECTION: Service performed by an inspector to identify any possible structural or mechanical problems.

LISTING CONTRACT: An agreement between a homeowner and an agent, authorizing the agent to offer the owner's property for sale.

MARKET VALUE: The highest price a buyer would pay and the lowest price a seller would accept.

OPTION: A real estate option is a specially designed contract provision between a buyer and a seller. The seller offers the buyer the option to buy a property by a specified period of time at a fixed price.

SELLER OR OWNER DISCLOSURE: Legal requirement that the seller discloses in writing any known defects or repairs that have been made to the property.

SURVEY: Required by the lender, a process whereby the property is measured and a scaled blueprint of the land and its property lines, structures and easements are drawn.

TITLE: A document that refers to the ownership of a particular piece of property.

TITLE INSURANCE: Policy that protects the holder from any loss resulting from defects in the title.

TITLE SEARCH: Research of public records to identify ownership, liens and encumbrances affecting the property.

MORTGAGE TERMS

ADJUSTABLE-RATE MORTGAGE (ARM): Mortgage loan in which the interest rate of a home may vary at specific intervals during the loan term.

AMORTIZATION: A payment plan by which the borrower gradually reduces the balance of the mortgage by making monthly payments of principal and interest.

CAP: The maximum interest rate on an adjustable-rate mortgage that may be charged.

CONVENTIONAL LOAN: Any mortgage loan other than a government loan.

FIXED RATE MORTGAGE: Mortgage loan in which the interest rate will not change throughout the duration of the loan.

GOVERNMENT LOAN: A mortgage loan guaranteed or insured by a government agency such as the U.S. Department of Veterans Affairs (VA) or the Federal Housing Administration (FHA).

POINT: One percent of the loan amount paid to the lender, usually in exchange for a lower interest rate on the loan.

PRINCIPAL AND INTEREST PAYMENT (P&I): The monthly payment of interest charges and part of the principal loan balance. With taxes and insurance included, this makes up the monthly mortgage payment (PITI).

PRIVATE MORTGAGE INSURANCE (PMI): A policy that protects the lender in the event of default and insures repayment of the loan in case of the borrower's death or disability. PMI is generally required if the buyer's down payment is less than 20 percent of the purchase price or appraised value.

HOUSEHUNTING

NOTES:





R E A L E S T A T E

WINANS

Nobody Knows Homes Better.

WinansBHG.com