

Your Home Buying Guide



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Home buying is exciting and can be a lot of fun! But it can also be very stressful and downright aggravating at times. That's why I'm giving you this handy homebuyer's guide.

If you're like most buyers, you probably want to just get out there and see homes, right? Well, of course we will! But in the meantime, please give this a quick read and refer back to it throughout the process of buying your home.

While this guide doesn't get into every little detail about the process (I'll be taking care of a lot of things behind the scenes) it does get into some things you really should know about, which will save you time, effort, money, and heartache.

As a real estate agent, sometimes I'm representing a buyer and at other times a seller. Obviously, my "mission" is different for both of those types of clients. But, since I'm representing you as a buyer, my mission is pretty simple:

My mission is to help you find the best home for your needs, wants and wishes, and successfully get you into it at the best price possible!

I'm very much looking forward to working with you, and I appreciate you making the choice to work with me!

Best Wishes,



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Before I can begin showing you homes and representing you, we'll need to sign a couple of documents, including:

- 1) Real Estate Relationships Disclosure
- 2) Buyer's Agency Agreement and Agency Agreement Addendum

Real Estate Relationships Disclosure

Think of this document as a "menu". It details the various types of agency services The Real Estate Group provides, as well as verifies that you have been presented with a copy of the Consumer Real Estate Information Guide.

Buyer's Agency Agreement

This document authorizes me to represent you as your agent in your quest to buy a house. It also spells out exactly how I get paid for the work I do on your behalf. The great thing about buyer's agency is that my commission is generally paid via a negotiated split with the listing agent. In other words, you get a licensed professional who is completely dedicated to representing your interests, negotiating for you, and guiding you through every step of the process – and my fees get paid by the seller. Not bad, huh?

Agency Agreement Addendum

This document details what happens in a limited agency situation. Limited agency may occur in certain cases where you would like to purchase a home that is also represented by a Real Estate Group agent (not necessarily me – there are more than 50 of us!). Our brokerage represents nearly 20% of the homes on the market in the Black Hills at any given time, so it's important to spell this out.

I will send you the paperwork and you can complete it at your convenience. And of course, if you have any questions or concerns at all, just ask me. I'm glad to clarify anything you want. And, don't worry – if for whatever reason things just aren't working out between us, we can cancel this agreement at any time so you can hire someone else. Your satisfaction is my goal. Plus, if you ultimately decide not to buy a home, you still don't owe me a dime.

Notes:

If you haven't already done so, you need to get pre-approved for a mortgage. This topic is a good example of why it's important for us to be working as "partners" on the same page.

Some buyers might feel like their agent is being pushy when they suggest getting pre-approved. They may take offense. They may resist. They may make excuses. They might even look at it as the agent being nosy.

In actuality, when I ask you to get pre-approved, it's because I really do need to know how much you can spend before we can realistically determine how much you want to spend. Without pre-approval letters in hand, desperate agents will often show their client homes that they really can't afford right now. Besides wasting both the client's and the agent's time, it can hurt both the agent and the client in different ways.

Beyond just knowing that you can get a mortgage, and for how much, getting pre-approved will do a couple of other things for you:

1) You'll need it when you want to submit an offer on a home. And in those moments, time can be of the essence. If you need to rush to get pre-approved, you may lose the home if you can't get it done in time.

2) Starting to talk with lenders now will give you time to choose which lender you want to work with, shop rates and products, and get the best overall loan for your situation.

Warning: Once you're under contract for a house, you won't have much time to shop around for rates and your preferred lender.

You can certainly ask any lender you already have a relationship with, but I'm more than happy to give you the names of some mortgage professionals with whom I have worked and in whom I put my trust. Just ask!

Notes:

... at least not without consulting me or your mortgage advisor!

When you're in the process of buying a home, it's important not to accrue any new debt, especially after you've been pre-approved! This can (and likely will) affect whether you will actually get the loan you were pre-approved for.

Now, this doesn't mean you can't go out to eat, buy groceries, get gas, or spend any other daily, weekly, and monthly expenditures you normally have.

It means...

- Don't go buy a new car or truck (or lease one).
- Don't go and book a vacation on the credit card (or drain your checking account).
- Don't even necessarily pay off a large credit card bill!

There are plenty of other examples I could give, but the bottom line is this: Before you spend or commit to any debts between now and when you close on your new home, check with me and your mortgage advisor before doing so. Some purchases may be absolutely necessary. Some may not even affect a thing. But it's better to be safe than sorry.

Ten Commandments of Buying a Home

- 1) Thou shalt not change jobs, become self-employed, or quit your job.
- 2) Thou shalt not buy a car, truck, or van (or you may be living in it!).
- 3) Thou shalt not use credit cards excessively or let current accounts fall behind.
- 4) Thou shalt not spend money you have set aside for closing.
- 5) Thou shalt not omit debts or liabilities from your loan application.
- 6) Thou shalt not buy furniture on credit.
- 7) Thou shalt not originate any inquiries into your credit.
- 8) Thou shalt not make large deposits without checking with your loan officer.
- 9) Thou shalt not change bank accounts.
- 10) Thou shalt not co-sign a loan for anyone.

Notes:

OK, now that you're pre-approved, we know what you can afford.

That doesn't mean you need to buy a home for as much as you're approved for. In fact, it'd be great if we can find you a great home for less than you can afford, right? (Assuming it fits your wants and needs, of course!)

What do you need in the home you buy?

If you haven't already gone over this with me, give me a list of your "must haves" and your "wish list". If you'd like, you can fill out my New Buyer Questionnaire, which can help nail down all your specific needs/wants/wishes.

Now we can look at all of the homes that meet your criteria and are within your approved budget.

Also, if we haven't already gotten you set up with one, I will set you up with an account on our online home search platform. This will automatically send new listings to you which fit your parameters, as well as allow me to send you listings I think you should check out.

Pro Tip: I may suggest looking at homes that don't have everything on your lists, plus some that have a bit more. Please be open to looking at homes that don't necessarily meet all the criteria you put on your list. You'd be surprised at how many clients find that their dream homes are much different than they expected, once they find it.

Notes:

Speaking of your home search, this is something that many agents fail to discuss with their clients until it's too late.

Back in the day, real estate agents had to "find" the perfect home for their client. Nowadays, almost every single home on the market can be found on the Internet. In fact, it's almost impossible to miss a home that's on the market. I will set you up with sophisticated online algorithms that work 24/7/365 delivering search results, but odds are you're already looking at homes online, at all hours of the day. Maybe even at work. (Don't forget to minimize if the boss walks by!)

Nevertheless, a certain level of expectation still exists that a Realtor should be "finding" their clients a home. In actuality, these days, buyers often (or even usually) "find" the home they want before their agent specifically brings it up to them.

Some buyers might even get aggravated that their agent "isn't doing a good job" if they aren't sending the client the listing before they find it themselves. While this may be true of some certain agents, most great agents are very busy, whether they're on the road, in a meeting, or servicing another client. You're likely going to be looking constantly for your own home while I'm balancing the needs of several clients at one time.

Finding the right home is not a single moment. It's a process. It's about seeing homes (online and in person) and gradually understanding the market so you make the best decision.

Besides, "finding" the home isn't even the most important part of the agent's job. The real skills come in once we've identified a home, made an offer, and start going through the process to close on it.

I like to bring this up to set expectations and to avoid friction that might get in the way of me doing the more important things as well as they should be done.

Notes:

Not every home is necessarily going to be found on the Multiple Listing Service (MLS). Some are what we call “FSBOs”. (Pronounced “fizz-bo”.) These are homes that are For Sale By Owner.

And lots of buyers think that these are going to be the steal of a century, since they aren’t on the open market. Nowadays, some are actually on the MLS as well, when the sellers hire limited-service agents to input it, but the owners represent themselves.

While these may seem like a great deal, but they rarely are. The owners may very well be trying to “cut out the middleman”, but they’re often unwilling to pass those savings along to the buyer. In fact, without agent representation, many FSBOs wind up way overpriced, even above what they should be on the open market.

Now, does that mean we should not look at FSBOs? Not at all. We can certainly look at FSBOs.

So, if you or I come across one that meets your wants, needs, and budget, we’ll certainly approach the owner.

Here’s the thing: Let me call them first. I’ve been trained on how to deal with them. I know what to say and what not to say. And how to say it. This will increase our chances of actually getting a deal on a FSBO.

So, if you see a FSBO sign, just jot down the contact info and address, and let me do the rest.

Notes:

Just like with FSBOs, you also shouldn't call listing agents directly.

Buyers often feel like there's no harm in just giving the listing agent a quick call to ask a few questions. Or, they see a homeowner standing outside and strike up a conversation.

This probably sounds harmless enough. However, buyers may end up saying too much – or saying the wrong thing – and it could end up costing them a home or lead to them paying more than they might have otherwise.

Everything you say, and everything a listing agent or seller knows about you, can come back to haunt you.

Look at it like this...

If you were about to go to court, would you think it makes sense to have a casual chat with the other side? Probably not.

Same thing applies here.

Let me do the talking with the other side. Not just once we're in a deal, but also until we find a home and are under contract. I know what to say, and what not to say, to make sure we protect your best interests.

Notes:

Speaking of getting a deal, lots of people think that going after foreclosures is a good way of getting a good deal. It can be. But it can also be a risky purchase and tough to even buy one.

Going after a foreclosure before it hits the open market (at an auction or sheriff sale) requires that you take on all risk. Sometimes you can't even see inside the home before you make an offer. Plus, you have a very short period of time to come up with proceeds if you successfully win the bid.

The better way to go after foreclosures is to focus on those that the bank (or other lender) bought back and put on the open market. We can certainly consider those. At least we'll be able to get inside and see the home. However, they will likely not do any repairs or credits for anything wrong with the home.

This applies to "short sales" as well. These can also be a way of getting a good deal, but you will likely have to accept the property as-is. However, an offer on a short sale can also take quite some time to be approved, if at all. Patience is key if you decide to go after one.

With all of that said, just because something is a foreclosure or a short sale doesn't mean it's necessarily a "good deal". It depends on how much you can get it for and how much work and risk you have to take on.

So if you're interested in a "distressed" property (the industry term for foreclosures and short sales), we can certainly throw them into the mix. Just make sure you approach it with eyes wide open and know what you're getting into, and only as long as the deal is good enough to make it worth your time, effort, and financial risk.

Notes:

One of the things real estate agents often hear from buyers is that they came across a great deal on Zillow® or some other online site.

They see a home that looks like it's for sale and at a ridiculous price. It usually turns out that it is a "pre-foreclosure", and the site is indicating how much is owed.

More often than not, these homes are a long way from actually being foreclosed. Many never will be foreclosed. And even if they are foreclosed, the bank will not likely let someone else scoop it up for such a sweetheart deal. Instead, they'll buy it back and then put it on the market for a higher price.

So don't get too excited when you see that sort of thing online.

In fact, don't be surprised if you find many homes on these sites that aren't actually for sale at all. Many times they show homes that were sold and closed some time ago.

On another level, also don't put too much stock in any website's online estimate of value. Don't base your perception of market values on these. They are often highly inaccurate. Realtors® like me have access to sales values, training and other data which allow us to properly determine value of subject properties.

So, when it comes time to decide on how much to offer for a home you like, don't rely on any online estimate of value.

Notes:

So, how do you decide how much to offer on a home you like?

That's a tough one to answer because it depends on a lot of factors:

- Are there other offers coming in?
- How long has the home been on the market?
- What is the owner's situation?
- What terms (besides money) can you offer the seller?
- What is the overall market like?
- Those are just a few of the factors we'll consider.

But regardless of these factors, we can also look at the sales data in the MLS to determine how much the home is truly worth by looking at how much other similar homes have recently sold for.

Ultimately, it's your choice how much you want to offer initially and how much you're willing to go up to in order to get the home.

Market value is essentially driven by what a ready, willing, and able buyer is willing to pay for a home. But it's also dependent upon how much a ready, willing, and able seller is willing to accept.

I'll do everything I can to help you understand the market and value of the homes you're considering. I'll give you my perspective and advice as your agent, which should put you in good position to get a home for as low as possible, while still submitting an offer a seller will consider and hopefully accept. Because coming in with too low of an offer, at least without justification, can hurt your chances of getting a home at all, let alone at a good price.

Notes:

A great offer isn't just about how much you offer. Although that does matter, it's also about other terms you can offer.

Here are some typical terms and conditions sellers may be interested in:

- Are you flexible on your closing date? (They may want time to look for another home, for instance.)
- How much of a down payment do you have?
- Are you paying cash? (This is less risk and less time for sellers to wait.)
- Will you waive contingencies, like for a home inspection? (Not necessarily advisable, but it can be useful in the right circumstance.)
- Again, those are just a few. But those are also not things every buyer can accommodate.

I recommend this to you as a buyer: Let's have everything in order when we submit an offer:

- Let's make sure all the contracts are filled out thoroughly and properly.
- Let's have your pre-approval ready and attached with the offer, ideally from a reputable lender that no agent or owner will question.
- Let's be ready and responsive during negotiations. Too often, buyers take too long responding, which can create a bad tone.

That sort of stuff we can control, and we should control.

Organization and responsibility of the buyer and buyer's agent can make a big difference in a seller accepting an offer, especially when it comes to situations where there are multiple offers presented.

So, when it comes time to make an offer, let's make sure we put our best foot forward in every way possible – not the amount you're offering. It can truly pay off in the end.

Notes:

In the last section, I mentioned something about how much you're putting down.

There's a difference between how much you're putting down in total (your down payment) for mortgage purposes and how much you're putting down when you make an offer.

When you make an offer on a home, you will also put some money in escrow, called "earnest money" or a "good faith deposit".

This money is held by a third party, not the seller. It doesn't just go into the seller's bank account or pocket. Instead, it's held in an escrow account by the seller's agent. Because it's held by a third party, it can only be released on one of three conditions: 1) the purchase successfully closes, 2) the buyer and seller agree to a disbursement in writing, or 3) a judge decides on a disbursement.

Many buyers get concerned that this money is at risk if something goes wrong. Generally speaking, it's not. Unless, of course, you do something really bad, like break the terms of the contract. But you, and your money, are protected in many ways, and if the deal doesn't close, that money should be returned to you.

When the deal does successfully close, that money will be applied to the purchase.

In our area, it is common for a buyer to put down about 1% of purchase price as earnest money. But it varies depending on many factors. We can chat about how much you should put down as a good faith deposit once we assess the situation on a home you're making an offer on.

Notes:

I'm sure you've heard that negotiating is an art. And it's true.

The approach we take to negotiate the best deal for your home will depend upon:

- The seller with whom we're dealing.
- The seller's agent with whom we're dealing.
- The overall situation – How many other offers there are, the current pace of sales, etc.
- Your personal situation – Are you in a position to “lose” the home and keep looking? Can you take time negotiating the deal? Or, is timing critical?
- There are certainly other factors we'll consider as well.

Many buyers think that to get the best price on a home you need to play “hardball” and perhaps “lowball” the seller with the amount they offer.

Those approaches can backfire fast and hard. Sure, sometimes it makes sense to play hardball. But in a residential home sale, playing hardball can hurt you more than it can help your cause.

That isn't to say we're not going to negotiate the best deal possible. It just might not look or sound like some people imagine from what they see in movies and on TV. In real life, you need to write the right script, at the right time, for the right audience.

Notes:

I hope you never go through this, and I'll do everything I can to help you avoid this. But you very well might “lose” a home that you love at some point.

Here are the most common ways this happens:

- A buyer waits to make an offer on a home, and another buyer scoops it up. (This one is totally avoidable!)
- There are multiple offers on a home, and the owner chooses another offer.
- The owner won't accept the highest amount a buyer is willing to offer.

When these things happen, it stings.

This can set some buyers back emotionally. Sometimes they feel like they'll never find as good of a home. Sometimes they just don't want to feel that way again, so they become guarded or give up.

In my experience, the best way to deal with this is ahead of time.

I advise my clients to not get too attached to any particular home until we are firmly under contract. And even then, it's not necessarily a done deal. Sure, be hopeful and excited, but always be aware that until the sale is closed, you could still “lose” the home.

But don't look at it as “losing”. Look at it as an opportunity to get a better home, and learn from whatever didn't work the last time around:

- If you hesitated on making an offer last time, don't wait next time.
- If you came in too low the first time, don't “lowball” the next time.

Ideally, we won't have to deal with this. I'll give you my best advice in every situation so you can avoid this ever happening.

Notes:

OK, this isn't a game show or the lottery. You won't really win a home. But you'll eventually “win” in the sense of getting an offer accepted.

When that happens, it's fairly normal for people go through what's called “buyer's remorse”. That happens on almost any purchase someone makes, but even more so when it's a high-ticket item, like a home.

And if a buyer isn't prepared for this feeling, they'll often sabotage even the greatest deal. It's awful to watch happen. They'll make everyone involved miserable and make unreasonable demands, all in an attempt to back out. Sometimes they'll back out without reason and end up losing earnest money, as well as the best home they could've hoped for.

This happens because very few agents think to educate their buyers about this ahead of time. And then, once they're in that moment, anything the agent says comes across as if the agent is trying to push them to move forward. So they get even more defensive, even when the agent is just trying to give them good advice.

I've always felt it's best to just give my clients the heads up that they may feel this way before they ever get to that point. That way, if and when you ever feel that way, you'll remember that the feeling is natural.

But please, if you ever do start feeling “buyer's remorse”, just let me know, and I'll gladly help you work through what you're feeling and thinking!

Notes:

Early on in the process, we discussed getting pre-approved for your mortgage.

While you've already been pre-approved, now you need to actually be approved.

This can take some time. You should get all your financial information and required paperwork done with your mortgage company as soon as you're under contract.

It may seem like there's plenty of time between now and closing day, but those days and weeks fly by.

Also, it's not uncommon for lenders to request more documentation from you once they see what you initially send in. This can cause delays and a lot of stress. As a general rule, the better you are about sending over everything in a timely manner, the better off you'll be.

So, if you haven't already committed to a lender, do so immediately. Get the ball rolling. Now is not the time to shop lenders, programs, and rates. But if you're going to, you need to get that done now, and then submit your loan application and documentation within the first few days of being under contract.

Notes:

Within a week or so after being under contract, you should get a home inspection done.

This needs to be done by a licensed home inspector, not a buddy who happens to be handy or has bought a bunch of homes over the years.

If you know a qualified, licensed inspector, feel free to hire him or her. If not, I've got a list of inspectors I know and trust. Just ask!

Once we have the report back, I'll give you some thoughts and guidance on what you should ask to be repaired – and what you might want to let slide.

A good rule of thumb is that you should go after structural and operationally deficient items in most cases. Of course, this depends on the deal we've negotiated, whether there were multiple offers, if there are backup offers, etc.

But the home inspection is not meant to be used to ask for every little thing, like a minor drip on the kitchen faucet or a squeaky door, for instance. It's also not meant to serve as a point of price negotiation. Of course, if defects are discovered which truly devalue the home, we can take this into account, but generally it's better to ask for fixes than discounts.

Pro Tip: Inspection reports often make a home sound like it should be bulldozed because it has so many problems. Please remember that the home inspector's job is to identify and report every issue they can find. That doesn't necessarily mean things as bad as an inspection report makes them sound. So when you read through yours, don't be alarmed.

Notes:

By definition, you and the seller have determined the fair market value of the home you are purchasing, which is the amount a ready, willing, and able buyer is willing to pay and that a seller is willing to accept.

However, the mortgage lender wants and needs to make sure that the amount they are lending is justified and protected. They assess this by having an appraisal done.

While appraisals aren't always an issue, they can be.

Sometimes appraisers simply can't find suitable "comparables" to evaluate the property.

Other times, an appraiser just doesn't do a very good job.

Either way, if an appraisal "comes back low", we'll need to address it.

If we look at the appraisal and feel the appraiser made a valid point, we can go to the seller and request that they reduce the sales price to the amount that the appraisal says.

But many times, a low appraisal is just incorrect, and we may have to contest it. Contesting a low appraisal can be difficult, and the appraiser may not agree to adjust the opinion much, or at all.

If that happens, you can ask for another appraisal to be done. Or, you might see if the seller will agree to lower the price a bit.

Hopefully your appraisal will come back with no issues. But if it does, we'll deal with it.

Pro Tip: Don't be surprised if the appraisal comes back at almost exactly the amount you paid for it. The appraiser is just looking to justify the amount spent, not come up with an entirely objective assessment of value. So, even if you got the best deal in the world, the appraisal may just say the value is right around how much you are buying it for.

Notes:

One of the contingencies on your purchase offer will probably be home insurability. That is to say, you must obtain proof that the home is insurable before the deal can proceed.

However, after proof of insurability is given, many people wait until the last minute to get their homeowners (and other) insurances lined up. I recommend taking care of this at least a few weeks ahead of the closing date. That way you can make sure you get the best coverage, at the best rates, for your needs.

If you wait until the last minute, you might miss some discounts that you may be eligible for, simply because you're in a rush. And you might also pay a higher premium because you weren't able to shop around a bit.

It's pretty common for your insurance company to require you to pay for one year up front. But this will likely be paid at closing, in your closing costs. Usually, your insurance will be paid for out of escrowed funds from your mortgage after the first year.

Pro Tip: This is all the more reason to pay close attention to the coverage you purchase now. You might not think much about it as the years pass, although you should probably make a note to revisit it on a yearly basis to ensure you have the best coverage.

If you already have an insurance company you work with, that's great. If not, I'm happy to help you find one.

Once you have your insurance lined up, please forward a copy of the insurance "binder" to me, and I will forward it to whoever requires it (lender, title company, etc.).

Notes:

While it'd be nice if the previous owner continued paying for the utilities, it's highly unlikely. In fact, they'll be notifying the utility companies that they'll be moving. And if you don't call the appropriate utility companies for the home you're buying, you'll probably be moving into a home without electricity and everything else you need.

So, about a week before the closing, you'll want to notify all of the utility companies that service the home and let them know you're buying it. They'll transfer the bills into your name, starting on the day you'll close on the home.

Once we get close to the closing date, I'll give you the names and contact info for all of the utilities you'll need to contact.

Notes:

Before you head to the closing table, we're going to do what's called a "walk-through". This is usually done as close to closing as possible, such as the morning of or the evening before.

We're going to make sure that the home is in the same condition it was when you agreed to purchase it (minus minor wear and tear, of course).

We'll be looking to make sure that:

- There was no major damage done since you first agreed to purchase it.
- The owner has entirely moved out and hasn't left anything behind that you don't want, like bags and bags of trash.
- The home is in "broom clean" condition.
- That everything the owner contractually agreed to leave behind is still there.
- That all of the major appliances are in working order.

Pro Tip: Sellers are often in a rush to get out of the home right up to the closing day. Sometimes they don't leave the home quite as spotless as a buyer may have hoped. Unless it's in atrocious condition, it is probably better to just expect the home to not be as clean as you would hope, and if it is, look at it as a happy surprise.

If there's anything wrong with the home, or they've left junk behind, or the home is disgustingly dirty, we can bring it up to the owner (through their agent) before the closing. They can remedy it by taking care of whatever issue you might have, although that could delay closing. Or they may offer a credit of some sort. However, do not look at the walk-through as a way of negotiating a few bucks off the sales price.

With all that said, don't worry! Most homeowners are conscientious, and the walk-through is a quick visit. In most cases, everything will look and work just fine.

Notes:

Congratulations! You're closing on your new home!

There will be lots of documents to review and sign, and this isn't meant to give you a blow-by-blow description of all of that. The closing agent will review and discuss all of these at length.

But here are a few things you should do before you head to the closing table:

- Make sure you have a cashier's check, a certified check, or cash in the amount the closing agent calculated to be due at closing. (This will be for the remaining amount after your down payment and closing costs are figured in.)
- Bring proper identification. Usually a photo I.D. (like your license), social security card, and/or birth certificate.
- A rested wrist! (You'll be signing a lot of documents!)
- A big smile, because you're about to own and move into your new home!

After the closing, there will still be a lot going on behind the scenes. Your mortgage, the deed, and other legal documents will all be recorded. Once it's complete, the final documents will be mailed to you.

Of course, I will always be available if you have any questions or concerns, even after the closing. Never hesitate to reach out to me! And I hope we stay in touch on a personal level too! I mean it when I say that I only work with friends.

Thanks so much for choosing me as your agent, and I look forward to helping you with all of your real estate needs in the future, as well as any of your friends or family you refer to me!



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