



THE WATERS GROUP
with Town and Country Real Estate



Buyer's Packet

{YOUR GUIDE TO BUYING YOUR HOME}

THEWATERSGROUPNM.COM

Please BOTHER us!

We love Real Estate. We love closings. And we love this community.

If you have questions like, "Should I sell? Is it a good time to buy? What is my house worth?" We're happy to visit and help in any way we can! No obligation.

As you read the biographies of The Waters Group, you quickly realize that we offer expertise in many areas. We are with you every step of the way from the initial agreement to the closing document.

Service Areas We Cover

Our primary service area is Clovis, New Mexico, but we also service the surrounding areas including Portales, Melrose, and Texico, New Mexico.





About Me

Sales and business have motivated me for as long as I can remember. From a very young age I remember getting excited when I had the opportunity to sell something. From Girl Scout cookies to the kits I carried door to door for various fundraisers in school, I was always selling something. My parents taught me to value hard work and to love business, and it stuck with me from my very first job after high school.

I was born and raised about 30 miles from Clovis. Growing up and into my adult years, Clovis was the “city” to go to for shopping, dining, and playing. I moved to Clovis in 1997, but even prior to moving to Clovis, I owned a retail store here from 1986 to 2012. From 2003 to 2014, I also was a partner in the Java Loft, a local coffee shop. As you can see, I am invested in this city.

I began selling real estate part time in 2006. After closing my retail store, I transitioned to full time and am a Qualifying Broker with Town and Country Real Estate. I truly love the life I have here in Clovis. I enjoy spending time with my husband, Dr. Jack Waters, and I always look forward to seeing my 3 kids, 2 in-laws and 8 grandkids anytime we can. I love being Grammy Tammy! In addition to being a realtor, I serve on the Board of Directors for the Matt 25 Hope Center as well and have served as past President of the Clovis/Curry County Chamber of Commerce. I am a past President and current member of the Clovis Rotary Club. I also served as 2018 President of the Clovis/Portales Association of Realtors.

Clovis and its citizens hold a special place in my heart. If you’re looking to buy, sell, or invest in real estate, I’d love to be your trusted local contact as well as your Realtor! I can’t be everybody’s Realtor, but I’d love to be yours!

Tammy Waters

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About Me

Meet HP Cargile. A lot of people ask HP what his name means. It does not mean Hewlett Packard or Hockey Puck, but Hulin while the P is just an initial. He is proud of his name because he is named after his grandfather. He has earned the nickname of Horsepower by his family.

Only a few years after graduating from high school in Logan, NM, HP learned a life lesson when he purchased his first home. Not only did he underestimate the importance of home ownership, but he also

developed a love of real estate. Throughout his career, he has been on both the selling and purchasing sides of real estate. He also has a passion for helping others make their dreams come true by making that first purchase, maybe flipping a house for resale, or just securing a vacation home.

HP is a native to Eastern New Mexico. He was born in Hobbs, NM where he spent the first 11 years of his life. From there he and his family made the move north to Tatum, NM where his mom and dad opened an automotive business. After 5 years they decided to make another change and moved to Logan, NM. HP graduated from Logan in 1992 and quickly made the move to Lubbock where he purchased his first home.

Currently, HP, his wife, Kristi, and their two kids, Kinlee and Levi live in Melrose. They are active members of The Melrose First Baptist Church. HP also serves on the Village of Council as a Councilman.

If you are looking for the next house to call home or you are ready to sell, remember the name HP. He is ready and willing to listen and gain an understanding of your wants, desires, and needs. HP will work diligently while still maintaining integrity and honesty for his clients.

HP Cargile

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About Latriece



I am so pleased that you are considering me as your Real Estate Broker. I was licensed in 2017 and earned the status of Qualifying Broker in 2022. I love the process of building relationships with clients. Our group is all about meeting your needs and making the process of buying or selling your home a seamless process.

I have lived in Clovis over 30 years and my husband and I own Brooks Interiors which has been voted BEST OF CLOVIS consecutively since 2007. We have tackled everything from one day makeovers,

kitchen and bath remodels, to redesigning most of the locally owned banks in Clovis. I can help you see the potential a home has to offer. If you are selling, as a free service to you, I will stage your home utilizing your furnishings & accessories (if possible,) to showcase the features of your home. Doug was in construction and was a home inspector for a few years. Through his expertise, he has enabled me to become a better Realtor to help you understand and navigate the processes of buying and selling.

I am established and actively involved in the community. I have served on the Chamber of Commerce Board of Directors, the Executive Committee, chaired the Retail Committee, served on the Board of the Clovis Industrial Economic Development, and the Economic Development Committee for the City of Clovis. I

give time and service to local non profit agencies: Matt 25, the Pregnancy Resource Center, and the Salvation Army. I am all about Heartfelt Connections with the people of this community because Clovis has a heart for serving YOU.

We have two children and two grandchildren that we adore and spend as much free time as possible with them.

I would love the opportunity to exceed your expectations as your Realtor.

Latriece Brooks

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About Town and Country Real Estate

Town and Country Real Estate specializes in Residential, Commercial and Farm and Ranch listings. Agents within our firm are licensed in New Mexico, Texas, and Colorado. We offer ranches for sale in New Mexico, Texas, and Colorado and commercial property for sale in Clovis and Roswell, New Mexico. We also market high-end residential properties in the Clovis area. As the preeminent real estate professionals in our community with 60 years in business in the Clovis area, we are dedicated to providing the finest service available while breaking new ground.

Because the real estate industry is becoming more sophisticated and challenging every day, you need a professional that understands the industry and is positioned to stay ahead of the game. Our brokerage specializes in tenant and landlord representations, investment sales, 1031 tax deferred exchanges, sale-leaseback transactions, build-to-suit options, site selection, demographic reports, and in depth financial analysis.

We go the extra mile to help you achieve your goals. That's why we constantly research the market and property values so your property is priced effectively from day one. We also make sure the public knows your property is for sale by using innovative advertising and marketing techniques to attract potential buyers. Town and Country Real Estate was built on the principles of honesty and integrity. The philosophy of placing our customers' needs above all else has and will continue to ensure our success. Extensive references are available upon request.

Services for Buyers

- Needs analysis interview
- Will assist in helping you get pre-approved for a loan
- Will advise you of financing options available
- Daily buyer instant home match notification using Collab Center
- Personal home tours with itinerary and buyer scorecard
- Will provide information on communities, schools, churches, and other characteristics you need
- Comparative market analysis on property prior to making an offer
- Writing a contract that will protect you
- Offer presentation and negotiation
- Coordination with lender, title co. and escrow co. to make sure your accepted offer closes
- Will keep you informed throughout the entire process
- Will attend closing with you

Action Plan to Find Your Home

- Will discuss your home buyer's profile
- Will discuss the buyer's consultation Questionnaire
- Will work on getting you pre-approved if you are not already
- Will review the ideal home and community criteria you desire and reconcile that with your mortgage qualification amount
- Will search the MLS and other sources to prepare a list of possible homes
- Will set up appointments for us to see the homes you are interested in
- Will walk you through the offer and closing process step-by-step once you find the home you desire

How I'm Paid

\$200,000 selling price x 6% commission = \$12,000 total commission split between agent who lists the property and agent who find the buyer
(typically paid for by the seller)

Each agent is responsible to pay a portion of their commission to their brokerage (as high as 50% sometimes) and for all marketing and other expenses to promote the property.

Buyer's Information

Name: _____ Cell #: _____

Address: _____ City: _____

State: _____ Zip: _____ Email: _____

Home #: _____ Lender: _____

Contact Person: _____ Lender # _____

Amount Down: _____ Pre-Approved: _____ Pre-Qualified: _____

Loan Type: _____

Buyer's Needs

Price range: _____ New or existing: _____ Age: _____

Acceptable style: _____ Sq ft: _____ Lot size: _____

Bedrooms: _____ Specific features: _____

Heat: _____ Fireplace: _____ Garage: _____ Den: _____

Other requirements: _____

Family Information

Number of children: _____ Pets: _____ Desired commute time: _____

What to Ask Other Agents

Some of you like to interview Realtors to find the best agent for your needs. Here are a few questions to ask:

1. How long have you been selling real estate?
2. Do you specialize in any particular area or client type?
3. Are you a full-time Realtor?
4. How do you customize the selling process for your clients?
5. What does your marketing plan look like?
6. How do you keep your sellers informed during the process?
7. How do you handle the details of your transactions?

Your Buying Concerns

Please select any concerns you might have so I can better help you:

- My buyer qualifications
- Financing
- Closing costs
- Commissions
- Closing timeline
- Selection options
- Pricing
- Environmental concerns
- Schools
- Mortgage assistance
- Negotiations
- Viewing schedules
- Inspections
- Location
- Zoning
- Investment value

Other concerns: _____

Buyer's Needs and Wishes Worksheet

Please rate the importance of each feature by placing a star next to it.

- Square footage (_____)
- Yard (size:_____)
- Garage (size:_____)
- Patio/Deck
- Pool
- Bedrooms (#_____)
- Bathrooms (#_____)
- Family room
- Formal living room
- Formal Dining room
- Eat-in kitchen
- Modern kitchen
- Basement
- Attic
- Den
- Fireplace
- Spa in bath
- Air conditioning
- Wall-to-wall carpeting
- Hardwood floors
- View
- Lighting from windows
- Shade
- Closet space
- Open feeling
- Family neighborhood
- BBQ area
- Laundry room
- Hot tub
- School District (_____)

The Buying Process

The buying process is one of many different and important steps that must be adhered to. Listed below are the most important ones that I will oversee.

- Getting pre-approved or pre-qualified by suggesting and working with the lender you choose
- Determining your wants and needs
- Searching for the perfect home
- Reanalyzing your wants and needs as they change
- Continuing the search
- Keeping an eye on new properties on the market
- Determining your offering price when you find a home you like
- Writing the offer
- Negotiating with the seller or the seller's agent
- Reviewing title commitment
- Inspections
- Appraisal
- Closing
- Possession

What Happens After Your Offer?

Once we make an offer, it's my job to make sure your offer is accepted, carefully executed, and every detail of your transaction completed and adheres to the strict time schedules of your contract.

Common Closing Costs:

- Down payment
- Loan origination fees
- Point or loan discount fees you pay to lower interest rate
- Appraisal fees, inspection fees, notary fees, etc.
- Credit report
- Private mortgage insurance
- Insurance escrow for homeowner's insurance
- Tax and insurance
- Deed recording fees
- Title insurance policy premiums (normally paid by seller)

Frequently Asked Questions

Q: What does it cost a buyer to use a broker?

A: In a traditional broker/buyer relationship, the compensation that a sales broker receives typically comes from the seller's proceeds.

Q: Can my broker give me information regarding properties from other brokerages?

A: YES, if that other brokerage is a member of Multiple Listing Service (MLS). However, Sale By Owner (FSBO) properties are not listed in MLS, but your broker may be able to help you purchase an FSBO.

Q: What if I find a property on my own?

A: You should contact your broker and let them represent you because your broker has resources at his or her disposal to help you negotiate a great price and make sure all your i's are dotted and t's are crossed.

Q: Can I go to OPEN HOUSES without my broker?

A: Of course. However, make sure that you indicate that you are already working with a broker.

Q: How will I find out about new properties?

A: With your permission, we'll send you a link to our collaboration center where new listings and updates to current listings will be sent to you on a regular basis.

Q: What if I'm unhappy and want to switch brokers?

A: Please let your first broker know the reasons that you are unhappy and as a courtesy, give him or her an opportunity to work out the issues. If the issues are not resolved to your satisfaction, tell your broker that you no longer want to work with them.

General Home Inspectors

Quasar Home Inspections Bob Linn	575-763-0001
Buddy's Home Inspection Services	575-799-0592
West Wood Inc (Cliff Roberts)	575-776-4598

Lenders

Chris Wood at Frost Mortgage	575-762-5363
Lindsay Rollins at Bell Bank Mortgage	575-309-1028
Robin Myers at The Mortgage Superstore	575-769-9006
Tammy Bass at CMG Mortgage	575-799-6613

Clovis Utilities

Century Link	866-963-6665
City of Clovis	575-769-7828
Epcor (water)	575-763-5538
New Mexico Gas	888-664-2726
Xcel Energy (electric)	800-895-4999

Clovis Non-Emergency Numbers

Fire Department	575-769-7814
Hospital	575-769-2141
Sheriff	575-769-2335
Police	575-769-1921

Other Important Numbers

Chamber of Commerce	575-763-3435
Clovis Municipal Schools	575-769-4300
Eastern NM News	575-763-3431
Motor Vehicle Division	575-762-3732