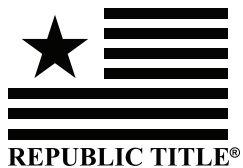


# Home Buyer's Guide











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# Republic Title

*Who we are and why you need title insurance*

## Who Is Republic Title?

Republic Title is a full service title insurance company that handles the transfer of title and protects the customers' financial investment in a property. Founded in 1991 and locally operated, Republic Title is the authority in real estate transactions and is committed to exceptional customer service. Buying or selling a home is the largest transaction most of us will make in our lives and Republic Title is the smart option for protecting your property rights.

## Why You Need Title Insurance

A title insurance policy is a one-time cost purchased at closing and lasts as long as you have an interest in the insured property. In Texas, title insurance rates are regulated by the Texas Department of Insurance. The rate is based on the amount of coverage provided by the policy. For more information, visit [republictitle.com/residential-calculator](https://republictitle.com/residential-calculator)

There are two basic types of title insurance:

- Loan Title Policy
- Owner's Title Policy

Most financial lenders require a Loan Title Policy as security for their investment in your property, just as they require homeowners insurance or other types of coverage for their protection.

Owner's title insurance lets the new homeowner feel safe and confident there are no other claims as to the ownership of the insured property. Among other matters, it insures access to the property, gives the homeowner the right to occupy the property, and provides good and indefeasible title.







# Why Republic Title





# Home Buyer's Wants and Needs Checklist

*Make your homebuying wants and needs checklist before beginning your search*

Make your homebuying wants and needs checklist before beginning your search and give it to your agent. This way, your agent won't show you homes that don't meet your true needs. The last thing a homebuyer wants to see is a property that fits all their wants but doesn't meet their actual needs. After endless property searching, you don't want your judgment to be clouded, which is why this list is a must for all homebuyers.

Wants are optional: These are things you want but can live without, or possibly add to your home later. Maybe you're dying for new black appliances, but if an otherwise perfect house has old white ones you would still jump on it. On the other hand, the perfect appliances could seal the deal if you're on the fence.

Needs are deal breakers: Maybe you want a single-family home, not a condo. Or maybe you want in a particular community. Maybe you need 3 bedrooms for your kids. These are essentials that would be impossible to change.

Use the space to the right to write down all of your wants and needs so that you and your REALTOR® can start shopping for your dream home as soon as possible.







## *Wants*

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## *Needs*

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# 7 Benefits of Using a REALTOR®

*When Buying a Home*

## *1. REALTORS® quickly find the homes that meet your criteria and save you time.*

Searching for homes can be an incredibly time-consuming process. Once your REALTOR® understands your wants and needs, they can better filter through the available inventory and send you the homes that meet your criteria saving you time and leading you to your best choices.

## *2. REALTORS® are experts in their local real estate market.*

REALTORS® understand the city that they work in including market knowledge, utilities, zoning, school ratings, and the neighborhood background.

## *3. REALTORS® know what to look for when viewing properties.*

In addition to coordinating your home showings, REALTORS® know what to look for when viewing properties. They are trained to notice things that the average person might not see like foundation issues or floor plans that don't flow.

## *4. REALTORS® understand all the complex processes during a real estate transaction.*

Buying a home comes with a lot of paperwork. REALTORS®

understand all of the complex processes that take place during a real estate transaction. They are trained to know these documents so they can advise you during the process.

## *5. REALTORS® are professional negotiators.*

There are many factors up for discussion in a deal and negotiating directly with a Seller can be difficult. A REALTOR® will both fight for your interests and keep the deal from falling part.

## *6. REALTORS® have access to a vast network of experienced industry professionals.*

Through your REALTOR® you will have access to a vast network of experienced industry professionals including inspectors, home repair companies, and title companies like Republic Title. Instead of going it alone, they can connect you with their trusted network.

## *7. REALTORS® always have your back.*

Your REALTOR® has your back whether you're a Buyer or a Seller. A REALTOR® has a fiduciary responsibility to their clients and are legally obligated to act in their client's best interest.











# Lingo You Should Know

When you are preparing to buy a home, there are many words that may be unfamiliar to you. This list of commonly used real estate terms is intended to help you in the home buying or selling process.

## ○ Adjustable Rate Mortgage (ARMs)

A home loan with an interest rate that can change periodically. This means that the monthly payments can go up or down. Generally, the initial interest rate is lower than that of a comparable fixed-mortgage rate. At the end of the initial period, the interest rate will adjust, or change. The interest rate can go up or down, and your monthly payment can go higher or lower.

## ○ Amortization

The repayment schedule of a loan, including payments of principal (unpaid principal changes as the loan amortizes) and interest. An amortization schedule displays, in a table format, the amount of principal and interest included with each payment, along with the remaining loan balance.

## ○ Appraisal

The estimated value of a property based on a qualified appraiser's written analysis. Banks typically require appraisals before issuing loans to ensure the estimated value of the property adequately supports the sales price and the loan being taken out by the Buyer.



## ○ Buyer's Agent

A real estate agent who represents the interests of homebuyers.

## ○ Closing Costs

These refer to miscellaneous expenses (typically paid by the Buyer) to close the deal. Expenses can include mortgage fees, recording fees, title insurance, credit check fees, commissions, inspection fees, appraisal fees, and more.

## ○ Closing Disclosure

Final account of your loan's interest rate and fees, mortgage closing costs, your monthly mortgage payment, and the total of all payments and finance charges. This document also notes the amount the Buyer has to bring to closing.

## ○ Comparables

Also known as "Comps.", which are used as a comparison in determining the current value of a property that is being appraised.

## ○ Contingencies

Particular conditions that must be met prior to closing a real estate transaction such as a home inspection (to ensure the home has no serious defects), a financing contingency (which could release a Buyer from the sales contract if their loan falls through), or a contingency that a Buyer must first sell their current home.

## ○ Deed

The recorded legal document transferring ownership or title to a property.

## ○ Deed of Trust

The Deed of Trust is a recorded lien on the property which secures the Promissory Note and gives the lender the ability to foreclose if there is a default.

## ○ Earnest Money

Money that the Buyer deposits with the title company or directly with the Seller as a good faith gesture that they are serious about buying a home.

## ○ Effective Date

The date the Buyer and Seller have agreed to all terms and actually executed the contract.

## ○ Escrow

A legal arrangement in which a third party temporarily holds large sums of money or assets until a particular condition has been met (e.g., the fulfillment of a purchase agreement).

## ○ Escrow Reserves

Funds collected as part of the borrower's monthly payment and held in escrow by your mortgage company for the payment of the borrower's property taxes and/or homeowners insurance.

## ○ Executed

When a legal document has had its contents agreed upon by the Buyer and Seller and is signed by all parties to the document it is Executed.

## ○ Final Walk-through

The last walk-through of the home before closing, after any inspections and agreed upon repairs are made.

## ○ Fixed-rate Mortgage

A loan with a fixed interest rate and payment amount for the duration of the loan repayment period. They are traditionally 30 years in length but can be issued for 15 years, 10 years, or another duration.

## ○ HOA Resale Certificate

A document issued by a Property Owners Association or Condo Association (if applicable) that outlines the fees associated with the transfer of the property that are to be collected from the Buyer and Seller at closing.

## ○ Home Inspection

A thorough professional examination that evaluates the structural and mechanical condition of a property (plumbing, foundation, roof, electrical, HVAC systems, etc.) to identify problems with the house before purchasing. A pest inspection is also common as well as a pool inspection when applicable.

# Lingo You Should Know

*Continued*

## ○ Homeowner's Insurance

Insurance that covers losses and damages to an individual's residence, along with furnishings and other assets in the home.

## ○ Home Warranty

Limited Warranty coverage on some of the items in your home that can lead to costly repairs when in need of work, such as, HVAC systems, appliances, and even pest control. Every policy is different, it is important to understand what is covered and what is not. The Seller can provide a dollar amount towards a Home Warranty if it is selected and agreed upon within the contract.

## ○ Lender's Underwriting

The process used to determine loan approval. It involves evaluating the property and the borrower's credit and ability to pay the mortgage.

## ○ Loan Approval

The lender agrees to make the loan after reviewing the Buyer's income and credit history, and the property has appraised for at least the sales price.

## ○ Mortgage Insurance Premium (MIP)

The amount paid by a borrower for mortgage insurance, either to a government agency such as the Federal Housing Administration (FHA) or to a private mortgage insurance (PMI) company.

## ○ Mortgage Lender

The lender providing funds for a mortgage. Lenders also manage the credit and financial information review, the property and the loan application process through closing.

## ○ Multiple Listing Service (MLS)

The MLS is a local organization that collects, catalogs and distributes home listings for sale and lease as well as data on past sales. REALTORS® get access to the MLS by being a paid member of the organization. Some of the information in the MLS is distributed to popular listing websites.

## ○ Offer

A formal request to buy a home. This is most often presented to a Seller in the form of the contract and addenda required to purchase/sell a property that outlines all the terms and conditions of the offer.

## ○ Points

Prepaid interest on a loan, often equal to one percent of the loan amount.

## ○ Possession

The right to occupy and enjoy the property. Possession for a Buyer normally takes place after closing and funding have occurred. The parties can agree to give possession to the Buyer before closing under the terms of a Buyers' Temporary Residential Lease. Sometimes, Sellers can remain in the property after closing under the terms of a Sellers' Temporary Residential Lease, and Buyer gets possession after the lease terminates.

## ○ Pre-approval (loan)

A lender's preliminary approval to grant a loan up to a specified amount (subject to receiving full documentation). Pre-approval for a loan strengthens a Buyer's negotiating position with a Seller.

## ○ Pre-qualification

Less "official" than a mortgage pre-approval, banks offer (at no cost or obligation) pre-qualifications to estimate the amount a Buyer may be able to borrow. It is often used early in a Buyer's search to help determine a reasonable price range.

## ○ Private Mortgage Insurance (PMI)

A monthly insurance payment that may be required if a Buyer's down payment is less than 20 percent of the home's purchase price. It protects lenders against loss if a borrower defaults on their loan.





## ○ Promissory Note

A document signed by the Buyer that sets the terms of the loan including but not limited to the principal amount, interest rate, and payment term.

## ○ Rate Lock

An agreement in which an interest rate is “locked in” or guaranteed for a specified period of time prior to closing.

## ○ REALTOR®

This is a real estate agent who is also a member of the National Association of REALTORS®, meaning they uphold certain standards and codes of ethics.

## ○ Real Estate Broker

A real estate agent that has additional education, has passed the state Broker’s exam, and meets minimum transaction requirements.

## ○ Sales Contract

A legal agreement between a Buyer and Seller to purchase real estate, for a specified price and terms, for a limited time period. This is the finalized and executed contract and addenda.

## ○ Seller’s Agent

The real estate agent who represents the Seller of a piece of property. Their job is to act in the best interests of the Seller, marketing their home to potential Buyers, and negotiating on the Seller’s behalf.

## ○ Survey

A drawing of your property prepared by a Registered Professional Land Surveyor that locates the boundary lines, any improvements, easements, building lines, encroachments of any structures or improvements over the property lines, easements, or building lines on the property.

## ○ Survey Deletion Coverage

The Owner’s Title Policy contains a standard exception to: “Any discrepancies, conflicts, or shortage in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.” When the Buyer purchases Survey Coverage, and the survey has been approved by the title company this standard exception is amended to remove everything except the words “shortages in area” and exceptions are added to exclude any matters currently shown on the survey from coverage in the Policy.

## ○ Title

Document that refers to your right of ownership and thus your ability to sell.

## ○ Title Insurance

Insurance purchased to protect against any unknown liens or debts that may be placed against the property as well as any claims by anyone else that they own or have any rights to your property that are not known or disclosed at closing.

# Home Buying Road Map

*Buying a home is an exciting time! And it can also be an overwhelming process. There are many steps, tasks, and tons of documents to complete. We have put together the below list of the 15 key steps in the home buying process to make the process easier to understand.*

START

01



## Get Pre-Qualified & Pre-Approved

- a. Pre-qualification is an estimate for credit given by a lender based on information provided by the borrower.
- b. To get pre-approved, a lender will check your credit and verify documentation to approve a specific loan amount for a certain period of time.

02



## Find a Real Estate Agent

Your real estate agent is an expert in the home buying process and is the one who will be “on your side” and watching out for your best interest.

03



## Set a Budget

The best way to start the home buying process is to determine how much home you can afford. Try out a Home Affordability Calculator to get started.

06



## Option Period

An agreed upon period of time, stated in the contract, which gives the Buyer the right to terminate the contract for any reason. Normally, the Buyer has the property inspected during the option period.

05



## Make an Offer

You've found the one. Now is the time to make an offer. This is when your real estate agent will shine in helping with the negotiation. A purchase offer usually also requires including an earnest money deposit.

04



## Start your Home Search

This is the fun part! With your pre-approval letter in hand, now is the time to find your dream home.



07



### Escrow

After your offer is accepted and the contract is signed, the Buyer has three days to deposit the agreed upon amount of earnest money with the escrow agent/title company.

08



### Title Work Begins

Republic Title examines public records to determine ownership, liens and other matters that could affect the title, such as judgments, bankruptcies, divorce, death, which require further investigation by the title company before closing can occur.

09



### Home Inspection

The Buyer may hire a professional home inspector to ensure the property is in good condition. This must be done before the option period ends.

12



### Obtain Homeowners Insurance

Homeowner's insurance provides coverage for damage to your house and other structures on the property where your house is located.

11



### Loan Approval

After the home appraisal, your loan application, accompanying documents, and credit history are analyzed by an underwriter for the lender; the home meets appraisal requirements, and the loan is approved.

10



### Home Appraisal

A home appraisal provides an independent and impartial analysis of real property. At the end of the appraisal, you will be provided with an accurate estimate of the fair market value of the home being sold.

13



### Closing Day

The big day is here! You will be signing lots of papers. Make sure to bring valid unexpired photo identification such as a driver's license or passport, your spouse, a cashier's check if you are bringing cash to closing, as well as any additional documentation requirements. If you have initiated a wire transfer to send funds electronically, be sure to verify receipt of funds with the title company.

14



### Post-closing/ Funding

The title company sends signed documents to lender for final approval. All money is distributed.

15



### Get Keys & Move!

FINISH

# Types of Closings



## Traditional Closing

- In-person
- Paper documents with wet signatures
- In-office or “mobile notary”
- Traditional ID verification



## Hybrid Closing

- In-person
- Some paper documents with wet signatures
- In-office or “mobile notary”
- Traditional ID verification



## In-Person eClosing (iPeN)

- In-person
- 100% eDocuments with eSignatures
- In-office or “mobile notary”
- Traditional ID verification



## Remote Online Notarization (RON)

- NOT in person
- Notary Public/Escrow Officer appears before signer via webcam
- 100% eDocuments with eSignatures
- Electronic ID verification
- Certain transaction requirements must be met

*Beyond the technology, local laws, customs, and underwriting requirements will determine what types of signings are possible. These variations create different types of closings. When more types of closings become available, consumers will have more choices on how and where they will be able to complete their real estate transactions.*







# Avoid Common Closing Delays

*Remember – Prior planning prevents inconvenience. Awareness of the following items will help to ensure a smooth closing.*







## Loan Requirements

Be sure that you return all lender requested documents and complete lender required tasks so they are able to process your loan and get you through underwriting as soon as possible, in order to keep your closing date as scheduled. Failing to turn in documents in a timely manner can slow down the closing process.



## Tax Information

If any delinquent taxes are found in your name during the title process, you will need to pay them prior to closing, and you must furnish an original tax receipt, otherwise you will not be able to close until payment of these taxes can be confirmed.



## Common Names

If you have a common surname, please complete a Confidential Information Statement and return it to the title company prior to closing.



## Marital Status

Texas is a community property state. If you are purchasing the property and you are married, regardless if your spouse is on the loan, the title company will require that your spouse join in signing the deed of trust at closing due to Texas Homestead Laws.



## Power of Attorneys

If either party intends to use a Power of Attorney at closing; i.e., will not be there to sign:

- The title company must approve the Power of Attorney prior to closing.
- The original Power of Attorney must be delivered to the title company prior to closing, as the original must be recorded with the County Clerk ahead of all other closing documents.
- The title company must be able to contact you via telephone on the day of closing to be certain you are alive and well and have not revoked the Power of Attorney.



## Out of Town Mail-outs

If any documents must be mailed out of town:

- All documents must be signed exactly as requested.
- All documents must have proper notarization.
- Any documents mailed out of the country must be notarized in English.



## Review Important Documents

There are a few important documents that the Buyer and their REALTOR® will need to review prior to closing. They include the Survey, Title Commitment, HOA documents (if applicable) and the Closing Disclosure. When the title company sends these documents, review them in a timely manner and alert your REALTOR® and/or the title company to any errors or discrepancies.







# What to Expect on Closing Day

## *What Happens:*

Buyer will sign numerous forms including settlement statements, title, and loan documents (if applicable). Important documents include (but are not limited to):

- Closing Disclosure
- Promissory Note and Deed of Trust (if financing is applicable)
- Copy of Warranty Deed for review to confirm name of person(s) taking title

After signing, the closing team will then process the documents for funding to finalize the sale. This can take anywhere from an hour (for a cash transaction) up to the several hours (if the title company has documentation to submit to the lender for approval).

If the Seller has already completed their side of the closing for the sale of the home you are buying, the last step is obtaining the mortgage company's approval to release the funds.

Once the transaction is funded and all monies are disbursed, the Buyer gets the keys! The title company then submits the Warranty Deed to the appropriate government office for recording which conveys title of the home to the new owner(s).

## *What to Bring:*

- Current valid government issued photo ID (required for all parties signing).
- "Good Funds" (Money in the form of a certified or cashier's check or a fedwire) to cover the amount indicated on the CD (closing disclosure).
- Any outstanding documents or paperwork for the title company or mortgage loan officer. You will be advised of any such requirements prior to closing.

# After Closing Reminders

*Congratulations! You've just closed on the purchase of your new home! See below for a helpful list of important to-dos and reminders for after closing:*

## *1. A copy of the recorded Warranty Deed*

that transferred title of the property will be sent to you via email with your Owner's Title Policy approximately one month after closing. Your Owner's Title Policy should be printed and stored for safekeeping and/or saved on your personal computer.

## *2. It is the taxpayer's responsibility to be certain the property is rendered in the current taxpayer's name*

for the upcoming tax year. Contact the County Appraisal District (CAD) for assistance in making certain this is done.

## *3. Make certain to file your homestead and other applicable tax exemptions*

If you have any questions about your homestead exemption for property tax purposes, or any other exemption which may be available to you, please contact your County Appraisal District. The forms necessary to apply for exemptions are available online from your Appraisal District at no cost.

## *4. Contact the Home Warranty company if you received a home warranty and want additional coverage*

If you received a Home Warranty (also known as a Residential Service Contract) in connection with your recent closing and wish to add additional coverage, please contact the Home Warranty company directly.











*There are several kinds of exemptions that you might qualify for.*

They are:

- Homestead Exemption
- Disabled Veteran Exemption
- Disabled Individual Exemption
- Over 65 Exemption
- Agricultural Land Exemption



### *Application for homestead exemptions*

In most cases, a new homeowner who is occupying a property as their homestead has to wait until January 1st of the year after they acquire the property to file for the residential homestead and that application must be submitted before April 30th to receive the benefit of the exemption for that tax year. Recent changes in the law make it possible in some instances to apply for the exemption sooner. Please contact your county appraisal district to determine when you may file your application.



### *Verify that all identification matches.*

It is important to note that when you apply for exemptions, you need to be sure that you have a Texas Driver's License or Texas ID card, and the address on it matches the address of the property on the application, otherwise the Chief Appraiser is prohibited from approving exemptions.



### *It is FREE to file.*

It is your responsibility as the homeowner to apply for exemptions. You can do this FREE and easily on your county's Central Appraisal District (CAD) website. If the Central Appraisal District sends you correspondences regarding your exemptions, be sure to respond timely, but do not be fooled by imposters trying to get your money by filing on your behalf.

# Important Tax Information for New Homeowners

*What you need to know about filing for tax exemptions*

*Exemptions are a form of tax relief that can reduce the taxable value of your property. Here are four things you should know about them:*







# Central Appraisal Districts

*Exemption forms can be downloaded from the Central Appraisal District's website for the county in which the property is located.*

## Collin County

Collin County Central Appraisal District  
collincad.org | 469.742.9200

## Dallas County

Dallas County Central Appraisal District  
dallascad.org | 214.631.0520

## Denton County

Denton County Central Appraisal District  
dentoncad.org | 940.349.3800

## Ellis County

Ellis County Central Appraisal District  
ellis cad.org | 972.937.3552

## Grayson County

Grayson County Central Appraisal District  
graysonappraisal.org | 903.893.9673

## Hunt County

Hunt County Central Appraisal District  
hunt-cad.org | 903.454.3510

## Johnson County

Johnson County Central Appraisal District  
johnsoncad.com | 817.648.3000

## Kaufman County

Kaufman County Central Appraisal District  
kaufman-cad.org | 972.932.6081

## Parker County

Parker County Central Appraisal District  
parkercad.org | 817.596.0077

## Rockwall County

Rockwall County Central Appraisal District  
rockwallcad.com | 972.771.2034

## Tarrant County

Tarrant County Central Appraisal District  
tad.org | 817.284.0024

# Moving Checklists

## *Moving Checklist:*

- Locate your breaker box and water main shut off valve
- Check smoke and carbon monoxide detectors
- Change the locks
- Deep clean the house and replace your air filters
- Store all of your important home information papers together somewhere safe
- Get utilities connected
- Connect major appliances
- Meet your neighbors
- Set up or transfer any smart home system. For example; doorbell camera, security camera, thermostats, etc.

## *Change your address at the following:*

- Give forwarding address to the post office
- Bank accounts, credit cards and IRS
- Any subscriptions such as magazines, newspaper, monthly boxes, etc.
- Friends and relatives
- New location insurance coverage
- Car title registration
- Driver's license
- Utility companies
- School records
- Pet information like vet and microchips
- Any home delivery services
- Health: medical, dental and prescriptions. Ask your doctor and dentist for referrals or transfers, if needed

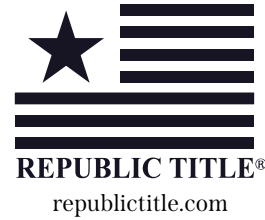




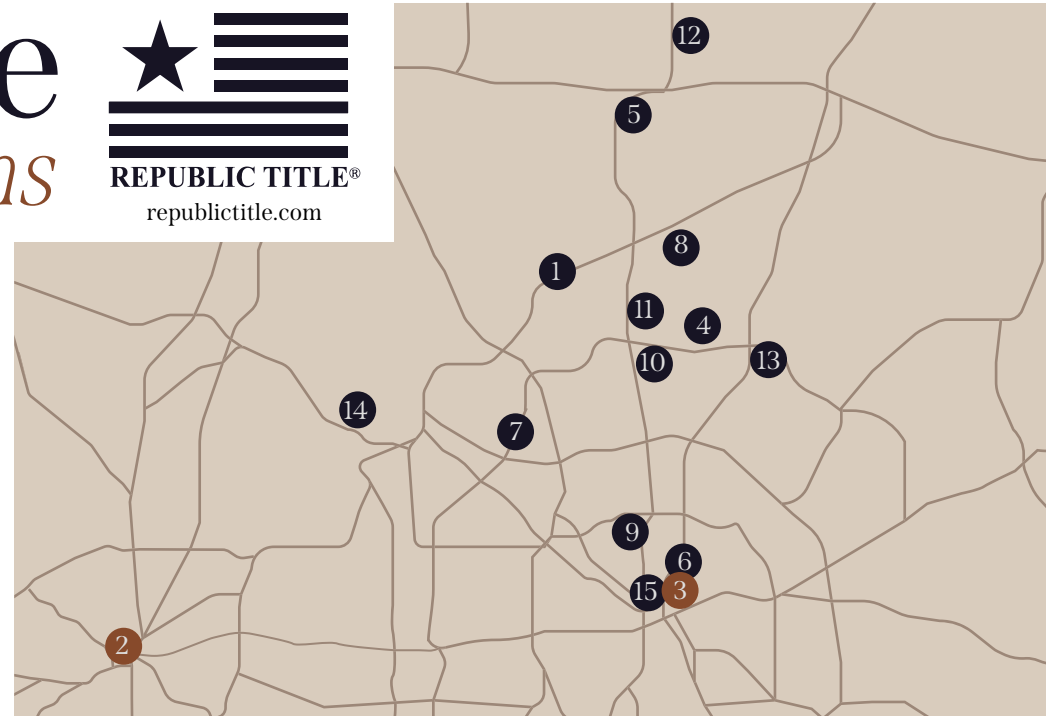


# Republic Title

## *locations*



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|---|--|
| 06 <b>Lakewood Office</b><br>6348 Gaston Avenue<br>Dallas, TX 75214<br>214.823.7100<br>Branch Manager: Evelyn Hardwick              | 07 <b>MacArthur Office</b><br>8810 N. MacArthur Blvd.<br>Irving, TX 75063<br>972.401.0222<br>Branch Manager: Will Hodge              |
| 05 <b>Frisco Office</b><br>5001 Panther Creek Parkway, #100<br>Frisco, TX 75033<br>972.335.7844<br>Branch Manager: Marilyn Hoglen   | 08 <b>North Coit Office</b><br>8920 Coit Road, #200<br>Plano, TX 75025<br>972.618.4711<br>Branch Manager: Tracy Horne                |
| 04 <b>Corporate Office</b><br>2701 W. Plano Pwky., #100<br>Plano, TX 75075<br>972.578.8611  | 09 <b>Park Cities Office</b><br>5960 Berkshire Lane, #100<br>Dallas, TX 75225<br>214.521.6143<br>Branch Manager: Julie Head          |
| 03 <b>Commercial Division</b><br>2626 Howell Street, 10th Floor<br>Dallas, TX 75204<br>214.855.8888                                 | 10 <b>Preston Frankford Office</b><br>17950 Preston Road, #70<br>Dallas, TX 75252<br>972.248.0971<br>Branch Manager: Denise Sherwood |
| 02 <b>201 Main Street, Suite 1400</b><br>Fort Worth, TX 76102<br>817.877.1481   | 11 <b>Preston Legacy Office</b><br>3608 Preston Road, #110<br>Plano, TX 75093<br>972.769.8355<br>Branch Manager: Kelly Wald          |
| 01 <b>Castle Hills Office</b><br>4400 State Highway 121, #210<br>Lewisville, TX 75056<br>972.418.8400<br>Branch Manager: Gail Smith |  |



- |  |  |
|--|--|
| 14 <b>Southlake Office</b><br>550 Reserve Street, #140<br>Southlake, TX 76092<br>817.424.3373<br>Branch Manager: Samantha Lipton | 15 <b>Turtle Creek Office</b><br>3131 Turtle Creek Blvd., #101<br>Dallas, TX 75219<br>214.528.8916<br>Branch Manager: Selena Underwood |
| 13 <b>Richardson Office</b><br>3610 Shire Blvd., #100<br>Richardson, TX 75082<br>972.423.8777<br>Branch Manager: Melissa Nelson  |  |
| 12 <b>Prosper Office</b><br>1170 N. Preston Road, #160<br>Prosper, TX 75078<br>469.296.2930<br>Branch Manager: Blair Meador      |  |



Scan here for more location  
information on our website.