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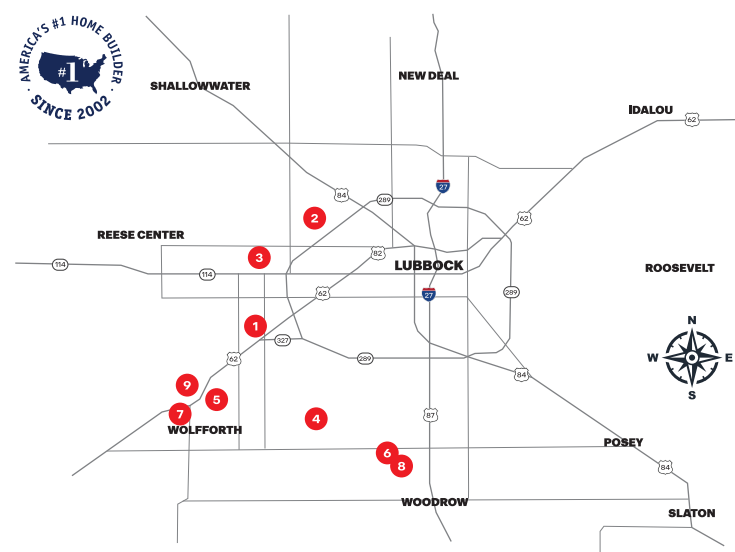
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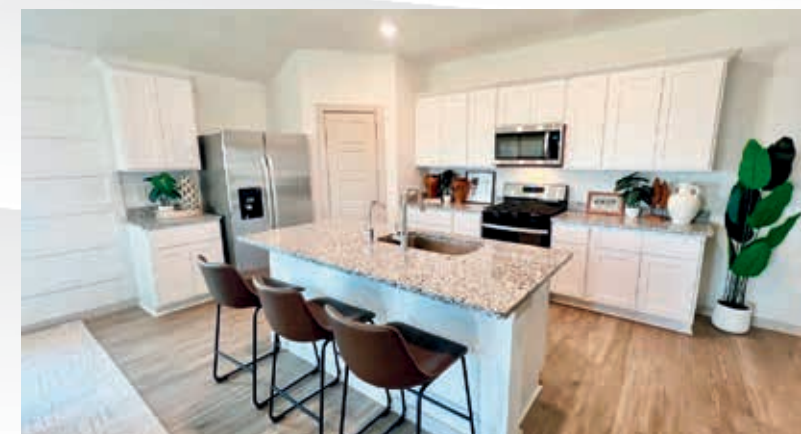
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If you are interested in contributing or nominating Realtors for certain stories, please email us at [kathy.pettit@realproducersmag.com](mailto:kathy.pettit@realproducersmag.com), or call **806.368.1526**

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Story by Dan Steele  
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(unless otherwise noted)

# Linda Day



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Two of the most important qualities that clients look for in a real estate agent are knowledge and experience. When clients work with Linda Day, they get both — plus decades of proven pre-eminent service as a master negotiator. Linda loves when everyone wins. “It’s hard to match,” she acknowledges.

One of the keys to Linda’s success has been her continual pursuit of the latest industry knowledge, and she reads real estate news and legal updates every morning. “I am constantly reading to stay up to date on laws,” Linda affirms. “Knowledge helps me to serve my clients better. Texas A&M University has great real estate articles, which are always very informative.”

Linda’s method for achieving outstanding outcomes for her clients is to keep to her fundamentals: staying focused, keeping it simple, serving others and sharing intelligence. A Certified Luxury Home Marketing Specialist, which includes only the top 1% of REALTORS®, Linda’s many credentials include Certified Commercial Investments, Graduate REALTOR® Institute and Military Relocation Professional. For more than a decade, she has hosted her radio show with weekly guests. *Get Real With Real Estate*, on KRFE 580, is one of the oldest stations in Lubbock. Selling more than 50 homes in 2023, Linda was ranked #1 in Coldwell Banker as a single agent, not part of a team. Although she may be a luxury home specialist, she immediately points out, “I sell all houses.”



Although Linda could have easily chosen another career, she knew from the start that real estate was the right choice for her. “My husband was diagnosed with terminal cancer, and my son was just a year old,” Linda recalls. “I was confident I could take care of my family with work production, and the pay had no gender penalties. You can make the same money, man or woman. I wanted a salary that would be dictated by my personal performance and work ethic.” First licensed in Louisiana in 1978, she worked the Shreveport area market before moving to Texas in 1982, where she has remained.

Service to others has always been one of Linda’s major influences throughout her life. During her father’s career in the Civil Service, she had the opportunity to experience a diverse mix of locations. “I lived in Alaska, Anchorage and Fairbanks, for six years, and I also lived on the island of Puerto Rico for two years,” Linda reminisces. “Both places were absolutely amazing.” Eventually, her family moved to Albuquerque, NM, where she attended high school and New Mexico State University in Las Cruces. After marrying her husband in Amarillo, they moved to Lubbock when he went into the FAA as a federal air traffic controller. After her husband’s death, she moved to San Antonio for more opportunities provided by a larger market, selling to many military personnel. She sold several large Hill County ranches.

Thus, with her familiarity with service, Linda has a passion for helping veterans. “I love America,” she elaborates. “I spend hundreds of hours each year volunteering with our local veterans, VFW and Purple Hearts and have sold to hundreds of active-duty military personnel and veterans in my career.” She was



**I love America. I spend hundreds of hours each year volunteering with our local veterans, VFW and Purple Hearts and have sold to hundreds of active-duty military personnel and veterans in my career.**

also involved as Chairwoman with The Monument of Courage, located at 84th and Nashville, and she encourages everyone to visit it. She also has a passion for golf and plays whenever she can. “My husband played, and my son and my grandsons all play golf, so golfing is a family tradition,” she explains, revealing a happy overlap in her passions. “The VFW State of Texas Vice Commander and the Purple Heart Lubbock Commander are part of my golf team here,” she smiles.



Photo provided by Linda Day

Her son, Eric, lives in Phoenix, AZ, with his wife, Devon, and their three children and has two allergy and dermatology clinics there. Southwest Airlines is her “third car,” Linda laughs, and she frequently flies out to see them, although the conveniences of modern technology don’t go unappreciated. “Thank goodness for FaceTime,” she declares.





Linda is a sweet spirit who really cares about her clients and others. She's got that special touch that makes you feel like family. She's loyal, compassionate and trustworthy. Linda is a blessing!

—DERON TUCKER,  
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Although proud of her real estate accomplishments, in the end, Linda hopes she is remembered for things closer to the heart and soul than anything. "Being a great mom and grandmother, a giving person, the best loyal friend to many and a community servant for my volunteer work — that's what I want to be remembered for," she says.

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# HENRY GOMEZ

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Q&A submitted by Henry Gomez  
Photos by Rowdie Richardson,  
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**WHEN DID YOU START YOUR CAREER IN REAL ESTATE?** I started my real estate career in 2022.

**WHAT DID YOU DO BEFORE REAL ESTATE?** I worked for Betenbough Homes, starting in online sales before transitioning to a superintendent role overseeing the construction of new homes. I also attended Wayland Baptist University, earning a bachelor's degree in business management and an MBA in project management.

**SHARE THE LIFE EVENTS THAT LED YOU TO REAL ESTATE.** My journey into real estate started with a love for architecture and home design from a young age. This interest grew when I bought my first home and learned more about the real estate market and the home-buying process. My pivotal moment was deciding to turn this passion into a career. I wanted to help others find their dream homes, educate people on the process and be part of such an important life event. This motivation led me to pursue real estate, where I could use my interest in the industry and my desire to help people.

**HOW AND WHY DID YOU CHOOSE YOUR CURRENT BROKERAGE?** I currently run and own my brokerage, WTX Realty, LLC, with my partner, Jason Riebe. I started my career at a smaller brokerage, where I was fortunate to learn a great deal from my mentors. They provided valuable insights and experiences that shaped my understanding of the real estate industry.

Over time, I developed a different vision focused on growth, supporting other agents' success, and helping people. I wanted to create an environment where agents could thrive, feel supported and have access to the resources they need to excel. This vision led to the founding of WTX Realty, LLC, where we prioritize collaboration, continuous learning



and innovation in the real estate market. Our goal is to empower our agents to achieve their full potential and, in turn, provide exceptional service to our clients.

**PLEASE SHARE A STORY ABOUT A MEMORABLE CLIENT OR AGENT EXPERIENCE.** One memorable experience was helping first-time homebuyers. They had been searching for months, but nothing seemed to fit their budget and needs. Finally, we stumbled upon a charming house they loved, but multiple offers were already on the table. Despite the competition, I worked hard and figured out a solution and offer that stood out. After some tough negotiations, we managed to secure the deal. Seeing the joy on their faces when they finally got the keys made all the hard work worth it. It was a reminder of the real impact we can have in people's lives through our work in real estate.

**WHAT ARE YOU MOST PASSIONATE ABOUT IN REAL ESTATE RIGHT NOW?** My passion is to help people because it's about more than just transactions — it's about helping people find their dream homes. Being a part of that journey, whether a first-time buyer or a family looking for a forever

home, is incredibly fulfilling. It's about positively impacting people's lives, which is why I'm passionate about what I do.

**WHAT DO YOU FIND MOST FULFILLING ABOUT YOUR WORK?** The most fulfilling aspect of my work in real estate is helping people. There's nothing quite like the satisfaction of seeing the joy on clients' faces when they walk into a property and know it's the one. Whether a first-time buyer or someone moving into their forever home, playing a part in such an essential moment in their lives is incredibly rewarding. Additionally, I find fulfillment in building long-lasting relationships with clients and guiding them through the process with care and expertise.

**WHAT DO YOU SEE FOR YOUR REAL ESTATE FUTURE?** I see myself growing as a company, team and family for WTX Realty, LLC. I want to keep learning and staying updated on what's happening in the industry. Building good relationships with clients, coworkers and others in the field is important.

**WHAT SETS YOU APART?** My dedication to putting my clients first. I strive to understand their unique needs and preferences, guiding them through every step of the process

with honesty, transparency and professionalism. I prioritize communication and responsiveness, ensuring my clients feel supported and informed throughout their real estate journey.

**WHAT WOULD YOU DO DIFFERENTLY IF YOU WERE STARTING OVER IN REAL ESTATE?** I'd prioritize connecting with clients and people in the industry right from the start. Building relationships early is critical in this field. I'd also focus on continuous learning to understand the market better and improve my skills in helping clients. Lastly, I'd care for myself like I do now — mentally, physically and religiously — to provide the best service possible.

**PLEASE SHARE ANY PODCASTS YOU LISTEN TO REGULARLY AND/OR ANY FAVORITE BUSINESS BOOKS.** I find the *BiggerPockets Podcast* informative. It's filled with real-life stories and practical advice from successful investors. Another one I enjoy is *The Real Estate Guys Radio Show*, which delves into various aspects of real estate investing and provides valuable tips from industry experts. As for books, *Rich Dad Poor Dad* by Robert Kiyosaki is a classic. It offers profound insights into financial literacy and the mindset required for real estate success.

**SHARE YOUR FAVORITE PLACES TO MEET WITH CLIENTS.** I love to meet clients at Sugar Browns, just because it's local, or at the Reserve Bar and Grill.

**IF YOU GIVE CLOSING GIFTS, WHAT ARE YOUR GO-TO FAVORITES?** I prefer personalized items tailored to the client's tastes and preferences. By taking the time to understand my clients, I aim to go above and beyond, selecting gifts they'll truly cherish.

**TELL US ABOUT YOUR FAMILY AND WHAT YOU ALL ENJOY DOING TOGETHER.** I'm married to my wife, Kelli, and we have two children: Kambir, who is 16 years old, and our son, Tripp, who is eight. We're also proud pet parents to four dogs. Our family enjoys various activities, such as our daughter's band performances and our son's baseball games. Additionally, we love traveling whenever possible, especially since my wife owns a travel agency in Lubbock.

**WHEN YOU AREN'T WORKING, WHAT'S YOUR FAVORITE WAY TO SPEND TIME?** I enjoy spending quality time with my family, whether cooking together or attending my kids' activities. When I need to unwind, I love playing golf or traveling to destress.



**HOW DO YOU DEFINE SUCCESS?** Success means feeling happy and fulfilled while also making a positive difference in the world. It is not about money or job titles but about finding a good balance in life, setting goals that matter and working hard to achieve them. Success is about learning from experiences, building strong relationships and helping others whenever possible.

**WHAT DO YOU WANT TO BE REMEMBERED FOR?** I want to be remembered for being kind and helpful and making a positive difference in people's lives. Whether through my work or my relationships, I hope to leave a lasting impact that inspires others to be kind and caring, too.

**WHAT ARE YOU MOST GRATEFUL FOR?** My family!

**WHAT IS SOMETHING THAT NOT MANY PEOPLE KNOW ABOUT YOU?** I'm a homebody at heart. I enjoy spending time at home, watching movies and trying out new recipes in the kitchen. Home is where I feel most relaxed and content.

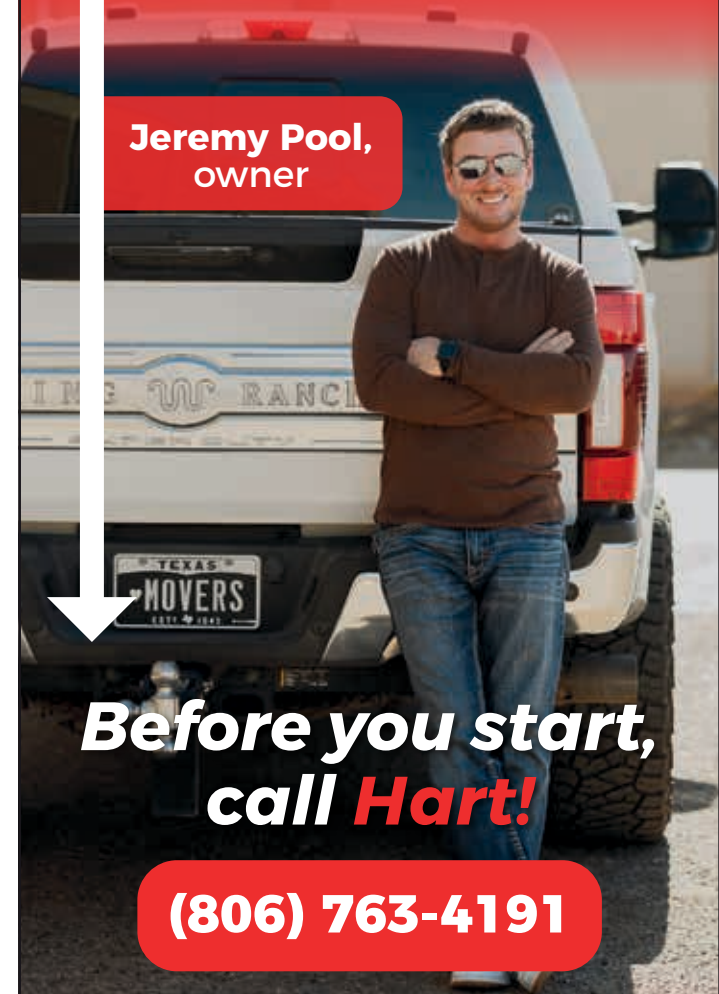
**WHAT ELSE SHOULD WE KNOW ABOUT YOU?** I am a low-key nerd but with a ton of ambition, and I am a risk-taker!

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# CASSANDRA ROSAS



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Three years ago, when Cassandra Rosas was fixing her husband's credit score and assisting others via TikTok, she was struck by the large number of individuals struggling with credit issues. Inspired, she created Rosas Financial Solutions to help consumers and businesses in financial binds build and restore credit.

Cassandra, a Lubbock native who moved here when she was 10 years old, attended Lubbock High and Texas Tech. She started working at the University Medical Center while pursuing her prerequisites to become a doctor, but she soon realized that external factors prevented true patient care. Therefore, she switched her degree and graduated from Texas Tech with a bachelor's degree in political science. She immediately enrolled in a master's program at Saint Leo University in Florida and graduated with a master's in business administration. She and her husband wanted to purchase an RV during this time, but the interest rate was crazy. Her husband had one charge-off and two student loans that he'd paid off with late payments, so they hired a company out of California to repair his credit. "We paid more than \$2,000 upfront," she reveals. Nothing ever happened — not a score change, repair or deletion.

The couple learned the company was a scam, so Cassandra did her research and shortly thereafter, she fixed her husband's credit, and he was on his way to the 700s. Cassandra posted on TikTok that



Photo by Silver Bullet Photography

she was accepting 10 clients and would restore their credit for free. She grew her services while studying for her doctorate degree in business administration. Rosas Financial Solutions has successfully been open for three years.

Cassandra believes her business stands out from others because she independently owns and operates it, and she works directly with all her clients. "I personalize my services to each client's goals," she notes. Her services are affordable, and payment arrangements are available for those who need them. "Charging a large amount up front, or before services are rendered, is illegal in credit repair organizations," Cassandra verbalizes. "I abide by this law 100%. Communication is key in my business with all parties."

Rosas Financial Solutions helps leads who do not qualify due to credit, which can be low credit scores with or without negative items. Cassandra can also help clients build their credit scores to get the best possible rates. "I prefer to have weekly meetings with my partners regarding client progress to make sure every client and partner is satisfied and on the same page," Cassandra expresses.

Because many individuals are ashamed to speak about their credit and financial situations, Cassandra keeps her clients comfortable and financially educated, which sets up homebuyers for success, for example, before and after purchasing a home. "I love when my clients reach their goals and have a huge weight off their shoulders," she smiles. "Clear to close is not just music to your ears, but also to mine."



“CLEAR TO CLOSE IS NOT JUST MUSIC TO YOUR EARS, BUT ALSO TO MINE.”



Rosas Financial Solutions also provides special offers. Consultations are free with the purchase of a credit report, which is \$5.99. Cassandra does not charge to help clients build credit; she only requires a Smart Credit subscription with a \$50 current enrollment fee for credit restoration. Soon, Cassandra will offer a DIY plan.

Follow @RosasFinancialSolution on Facebook and [www.rosasfinancialsolutions.com](http://www.rosasfinancialsolutions.com) for current offers.

When she is not in the office, Cassandra loves reading for personal and professional development. She also enjoys painting and spending time with her husband and four daughters. “I am most grateful for my husband,” she highlights. “He has worked so hard while supporting me through school and growing my business.

Cassandra says she launched her business to help people around her who have been turned away due to bad credit. She loves her city and everyone in it and strives to bring peace to those who need credit repairs, debit payoff plans and credit building.

Cassandra indicates she has made many friends who are like family in the real estate community, and she cannot wait to make more. “I am so excited to help your clients and your business goals by increasing qualifications,” she emphasizes.



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Some people are naturally called into education, meaning their sole purpose is teaching. Bambi Temple thought this calling meant teaching at a public school, but she found something greater — teaching agents and ensuring they have the learning opportunities to remain relevant in the real estate industry. “I have finally found who I was meant to teach,” Bambi voices.

---





Before entering the real estate industry, Bambi worked in retail while in high school. In April 2001, she started as an assistant to a broker named Linda Clark. Bambi comments about how tough and extremely knowledgeable Linda was and says she learned so much in those years. When Linda mentioned that she should get her license, Bambi realized that teaching in public schools would not be her path.

Bambi chose her current brokerage, Berkshire Hathaway, because of the people. “I love working with this group of agents, and I knew I would have room to grow with this core group,” she expresses, adding that she spent nights praying for a place to help her excel. When she got the call for an interview, everything felt right.

Seeing her agents succeed is what makes Bambi’s job so fulfilling. She loves to mentor her agents and watch their confidence grow. “I want them to feel accomplished and see their hard work pay off,” she reveals.

One of Bambi’s favorite recent memories was taking a photo with a brand-new agent after his first closing; she asked him how he would celebrate, and his answer was, “Now, I can propose.” Bambi was blessed to hear all about the trip he was planning for the perfect marriage proposal. “I love sharing in these amazing moments with clients and even more with my agents,” Bambi smiles.

When asked if she would change anything about her journey to where she is today, Bambi states she wouldn’t change a thing. She has absorbed so much wisdom in all sorts of situations with all types of agents on the opposite side of the transaction, leading her to be the type of agent and manager that she needed in those times. “If I did have to start over though, I would say yes more and not be so hard on myself,” Bambi comments. She discloses that she can



feel a bit awkward in social situations, and as she has gotten older, she realizes that most people feel the same way.

When Bambi isn’t working at her brokerage, she comes home to an even better job — being a mom. She has three wonderful children, Blaine (20), Bryce (19) and Brynlee (7), with her husband, Terence. She and Terence have been together almost as long as she and real estate have. This August, they will celebrate their 21st wedding anniversary.

Art and music are life to Bambi and her family. On most of their vacations, they attend art exhibits and concerts and visit theme parks because three of them cannot resist a good rollercoaster, and the other two hold the bags and take the pictures, all living their best lives.

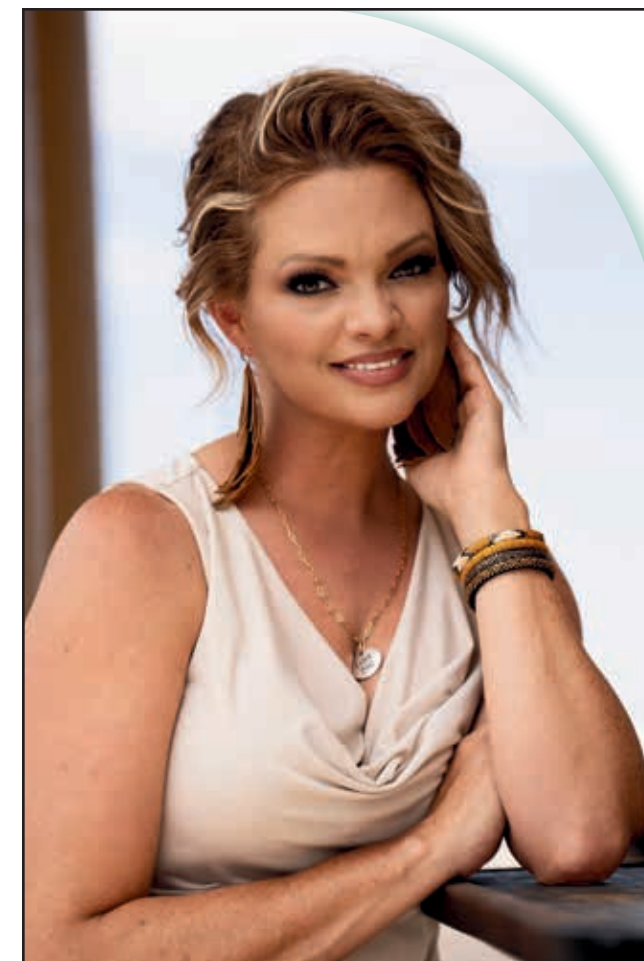
Bambi says the success of those around her defines her success. “I want to give all of the gifts God has given me to others and watch them multiply them,” Bambi indicates. “I want my children to grow

and shine. I want my agents to find their definition of success while maintaining a healthy work-life harmony.”

Bambi lives life by teaching others to do their best. Similarly, she wants to be remembered as someone who always did her best for others and allowed others to see Christ’s love through her.

“I try to never say I am bored because if those words ever left my mouth when I was growing up, I would be told I could always walk to the end of the turn row and count the steps,” recounts Bambi, who is active in leadership at the Lubbock Association of REALTORS®. She wants to give back to the association and its members for all they have taught her. “If we want to benefit from it, we need to give back to it,” Bambi exerts. “Share your talents!”

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## ▶▶ letter from the president

By LAR President Michael Hutton

# Why a REALTOR®?

Real estate is a dynamic and multifaceted industry that demands professionals stay current with market trends, legal changes and technological advancements. For real estate agents and brokers, membership in REALTOR® associations at the national, state and local levels offers many benefits that enhance their professional growth, ensure adherence to ethical standards and provide valuable resources. Membership in these organizations elevates individual careers and contributes to the real estate profession's overall integrity and success.

### National Association of REALTORS® (NAR)

NAR is the largest trade association in the United States, representing more than 1.4 million members. The primary value of NAR membership lies in its robust advocacy efforts, comprehensive educational programs and extensive resources. NAR advocates for real estate professionals and property owners, influencing federal legislation and regulatory policies. This advocacy ensures that the interests of REALTORS® are represented in Washington, D.C., promoting favorable tax policies, housing regulations and property rights.

Education is another cornerstone of NAR's value proposition. Members can access vast resources of continuing education courses, professional certifications and designations such as

Certified Residential Specialist (CRS) and Accredited Buyer's Representative (ABR). These educational opportunities enable REALTORS® to specialize and enhance their expertise, leading to better client service and higher earning potential.

Furthermore, NAR provides ample resources, including market data, research reports and technology tools. The REALTOR® Benefits® Program offers discounts on products and services, from insurance and technology solutions to travel and marketing tools, helping members save money and operate their businesses more efficiently.

### State REALTOR® Associations

Texas REALTORS® bridges the gap between national directives and local practices, tailoring their services to address region-specific issues. This association plays a crucial role in state-level advocacy, lobbying for legislation that benefits the real estate industry and protects property rights. They also monitor state regulatory changes, ensuring members are informed and compliant with new laws. The Texas Real Estate Political Action Committee is a non-partisan group that successfully spearheads investments for lobbying state

Congressional and executive leaders to influence legislation to benefit private property owners around the state.

State associations often offer unique educational programs and events that address regional market trends and challenges. These programs are essential for REALTORS® to stay competitive and knowledgeable about their specific markets. Additionally, state associations may provide legal hotlines, offering members direct access to legal advice on real estate transactions and regulatory compliance, thereby reducing the risk of costly legal issues.

Networking opportunities at the state level are invaluable. State conventions, conferences and seminars congregate REALTORS® from across the region, fostering relationships, knowledge sharing and collaboration. These events also feature industry leaders and experts, providing insights and inspiration that can propel members' careers forward. The Texas REALTORS® Conference is coming this August 24-29. What a great event

for connecting with colleagues and sharing business referrals in the Lone Star State!

### Local REALTOR® Associations

The Lubbock Association of REALTORS® (LAR) focuses on the immediate community, offering hands-on support and fostering close-knit professional networks. We are pivotal in providing detailed local market data, which is crucial for REALTORS® to accurately advise clients. Our local associations organize regular meetings, training sessions and networking events, creating platforms for members to exchange ideas, share best practices and build professional relationships.

Local associations also play a significant role in community involvement and public relations, such as our LAR involvement with Lubbock's Habitat for Humanity, The United Way and The South Plains Food Bank. Our association often spearheads community service projects, enhancing the public image of REALTORS®

as committed and responsible community members. This local presence and engagement can significantly boost a REALTOR®'s reputation and client trust. Our association has recently embarked on a Lubbock REALTOR® stories campaign. Use #lbbcrealtorstories on your REALTOR® life social media posts to be involved.

Additionally, local associations provide practical support services, such as lock-box systems and Multiple Listing Services (MLS), essential tools for day-to-day operations. LAR also offers dispute resolution services, helping members resolve conflicts efficiently and professionally.

### TAKEAWAY:

Membership in national, state and local REALTOR® associations offers comprehensive benefits that extend well beyond the individual. These associations provide critical advocacy, education, resources and networking opportunities that empower REALTORS® to excel in their profession. By joining and actively participating in these organizations, REALTORS® enhance their careers and contribute to the advancement and integrity of the real estate industry.

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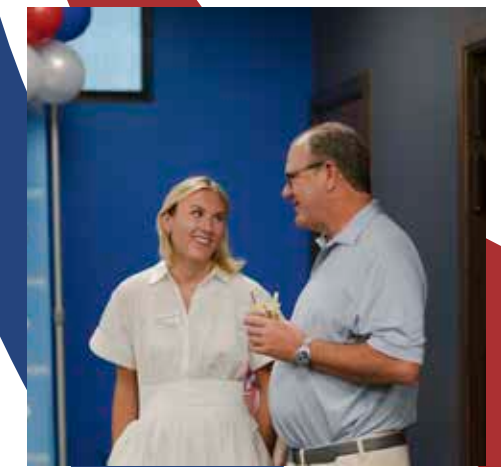
Thank you to everyone who attended the Annual Stars & Stripes lunch event, brought to you by *Lubbock Real Producers* and the Lubbock Association of REALTORS®! We greatly appreciate Betenbough Homes for sponsoring the event and Alliance Credit Union Home Loan Center for sharing their beautiful space for the venue and sponsoring this fantastic gathering. The food was terrific, thanks to Jada and Homemade Goodness Catering, and the cocktails were delightful, courtesy of Preslea Bartending. I always appreciate J. Hoffman's for my incredible outfits.



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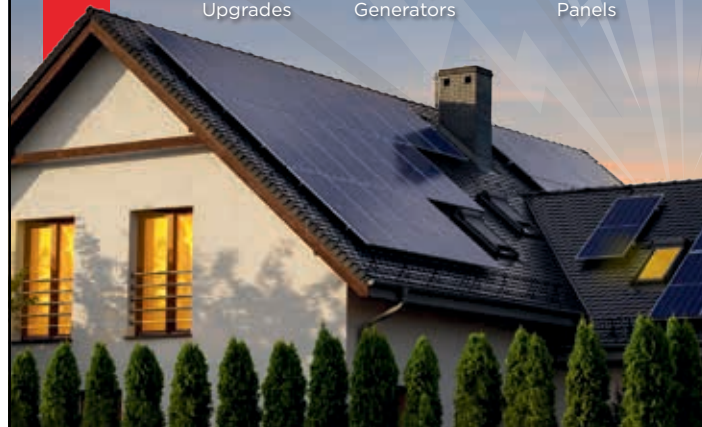
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▶▶ spotlight  
REALTOR®

Story by Dan Clark  
Photos by Rowdie Richardson,  
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## SOUTHERN MAGNOLIA REAL ESTATE

Amanda and her family moved to Lubbock in 2020. Because she has been self-employed her entire career, her creative mind began contemplating her next move. Reaching out to the agent who sold their home, Amanda inquired about staging homes as a potential source of income. The agent suggested getting her real estate license and staging the homes she sells. "Needless to say, I have never staged a home but have sold many," she laughs.

Amanda started on a team with her now broker, Siarra Tharp. When Siarra became a broker at Southern Magnolia Real Estate, Amanda knew she would follow her. Their bond dates back to early in her real estate career, but Amanda also feels that the brokerage is a place of community with the support and encouragement that her broker has fostered. Siarra speaks very highly of Amanda, "Her dedication and integrity in both her personal and professional life continually amaze me," she remarks. "Watching her succeed and seeing how she handles every situation with grace and wisdom fills me with so much pride as her broker."



Photo by  
Katy Brown,  
Live Simply  
Photography



Amanda was born for this role. Her first transaction came from a social media post when she first got her license. “An investor friend reached out and trusted me to find the perfect house,” she recalls. “Just starting out, it was such an honor. And that is where she feels the most fulfilled with what she does, stating that finding that perfect home or investment property is just as rewarding as the relationships she forms with her clients.

Amanda is married to her high school sweetheart, Tyler, and they just celebrated 20 years of marriage this past June. Together, they raise their 14-year-old son, Creed, and they are an adventure-seeking family. Creed is an avid fisherman, and the whole family enjoys hunting. Their most recent excursion was a trip across the South Pacific to New Zealand.

While Amanda thoroughly enjoys their trips, she also loves what she does and is extremely grounded — not only in her work, but also in her faith, which she credits as the motivating force in her success. She prays that people see God through her in her invitation to one of the most important decisions in people’s lives. While she has already built a firm foundation for her career, she plans to continue strengthening it. She elaborates, “I hope to continue to learn and grow, striving everyday to be who the Lord has called me to be and go where He calls me to go.”

Amanda has a genuine heart and appreciates even the little things. From having coffee at Ninety Two Café, enjoying the ambience with a client, to finding unique closing gifts at Barque Gifts (and topping them off with a sweet treat from Crumbl Cookie), Amanda shines in the details and focusing on relationships with her clients. Not surprisingly, her clients rave about her approach to the buying or selling experience, and they keep coming back for more.

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## What are your superpowers?

We are a locally owned and family-operated pest control company protecting homes and businesses from unwanted pests like roaches, spiders, mice, termites, ants and more. Our technicians stay current with the newest and most effective treatments, making sure they can best serve their customers. In both work and life, we are gracious, caring people who love others and the work we do.

## How can you add value to the lives of top-producing REALTORS® and agents?

We perform WDI Inspections, also referred to as termite inspections, for real estate transactions to assist homebuyers. We provide this most-important inspection with fast and efficient service to meet your option period deadlines and provide you and your clients a report within the hour. We are with your client every step of the way to answer all their questions about termites and the inspection process.

## What is your priority at Rusty's Bug Stop?

To bring excellent customer service and satisfaction into every home we step into. We work hard to build

and maintain a one-on-one relationship with every customer we have the privilege of meeting.

## Share some fun facts about yourselves.

We love spending time with our children and grandson and volunteering at church, fishing, riding our ATV on trails and vacationing in the mountains.



Please contact bug experts Rusty and Tawndra Ferguson, owners of Rusty's Bug Stop, at (806) 777-7424 or rustysbugstop@gmail.com. Visit them online at www.rustysbugstop.com.

# WHY PRIMELENDING



## BENEFITS

### CLOSE ON TIME GUARANTEE<sup>1</sup>

If your loan doesn't close on time, PrimeLending, A PlainsCapital Company, will pay the seller \$5,000


### BUYER'S ADVANTEDGE<sup>2</sup>

Stronger offer in a competitive market

### APPRAISAL WAIVER<sup>3</sup>

Your home could be approved without a full home appraisal report

## PRODUCT OPTIONS

 USDA, VA, FHA, and Conventional financing available.

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1)Receipt of executed sales contract for property required to guaranty closing by later of closing date or 21 days. Requirements: single family primary residence, FHA or Conventional purchase loan, unexpired Buyer's AdvantEDGE approval at time of closing, timely satisfaction of inspection/appraisal conditions. Voided by changes in sales contract, loan program, or borrower's credit, borrower/seller delays, fraud, legal restrictions, or unforeseen circumstances. \$5,000 liability limit. Excludes refinance, VA, bond, down payment assistance, renovation/construction, escrow holdbacks, brokered, condos, jumbo, USDA, investment, and unique properties. For full details visit <https://www.primelending.com/buyersadvantedge> 2)Approval means an Underwriter has reviewed your application and has verified all necessary forms of income, assets, and credit. All loans subject to final credit approval and acceptable property. Conditions and restrictions may apply. 3)Property Inspection Waiver specific to borrower and property and contingent on loan parameters. Borrower will need to be approved. Not available for all loan programs. Additional restrictions and conditions apply. All loans subject to credit approval. Rates and fees subject to change. ©2024 PrimeLending, a PlainsCapital Company (PrimeLending). (NMLS: 13649) Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in TX for 1st Liens. 2nd Liens Regulated Loan Lic. No. 2803. V072822

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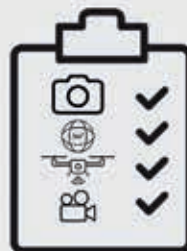
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