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TABLE OF CONTENTS

4-5 Newcomer Information	16 Home Buyer Information
6 Health & Hospitals	17 Buyer Mistakes
7 Local Education	19 How Much Can You Afford
9 Things To Do	20 Tips to Selling Your Home
10 State Information	22 Packing Tips
11 County History	23 Moving Checklist
12-13 Tulsa County Map	24 Homefinder Notepad
14-15 Tulsa City Map	

Skyline Publishing | Project Coordinator: Jason Short
Ad Designer: Jeremy Newell | Book Designer: Linda Swindler



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Newcomer Information

Post Offices

US Post Office
2920 S. 129th E. Ave.
Tulsa, OK
(918) 664-1791

US Post Office
9023 E. 46th St.
Tulsa, OK
(918) 627-4637

US Post Office
1427 Terrace Dr.
Tulsa, OK
(816) 524-2612

US Post Office
2032 Utika Sq.
Tulsa, OK
(918) 742-1384

US Post Office
6910 S. Yorktown Ave.
Tulsa, OK
(918) 492-1630

Courthouse



**Tulsa County
Courthouse**
500 S. Denver Ave.
Tulsa, OK
(918) 596-5000

Utilities

Broken Arrow Water Dept.
(918) 259-8409

PSO
(918) 599-2000

Tulsa Water
(918) 425-1745

Tulsa Utilities
(918) 596-9511

Owasso Utilities
(918) 376-1520

Cox Communications
(918) 286-7260

Easytel Communications Inc.
(918) 523-8000

Windstream Communications
(918) 388-1169

Tulsa County Sheriff - 500 S. Denver
Tulsa, OK - (918) 596-5601

Police

Bixby Police
116 W. Needles Ave. Bixby,
OK
(918) 366-8294

Broken Arrow Police
1101 N. 6th St.
Broken Arrow, OK
(918) 259-8400

Sand Springs Police
100 E. Broadway St.
Sand Springs, OK
(918) 245-8777

Skiatook Police
220 S. Broadway St.
Skiatook, OK
(918) 396-2424

Tulsa Police
5963 E. 13th St.
Tulsa, OK
(918) 669-6861

Tulsa Police
600 Civic Ctr. # 303
Tulsa, OK
(918) 596-9328

Tulsa Police
10122 E. 11th St.
Tulsa, OK
(918) 669-6000

Tulsa Police
3436 N. Delaware Ave.
Tulsa, OK
(918) 591-4100

Tulsa Police
7515 Riverside Pkwy.
Tulsa, OK
(918) 596-1100



Fire

Berryhill Fire
2900 S. 65th W. Ave.
Tulsa, OK
(918) 446-1211

Broken Arrow Fire
120 W. Kenosha
Broken Arrow, OK
(918) 259-8360

Catoosa Fire
1505 N. 170th E. Ave.
Tulsa, OK
(918) 438-2552

Owasso Fire
8901 N. Garnett Rd.
Owasso, OK
(918) 272-5253

Rollings Hills Fire
40 S. 200th E. Ave.
Tulsa, OK
(918) 266-1158

Sand Springs Fire
108 E. Broadway St.
Sand Springs, OK
(918) 246-2551

Tulsa Fire
1760 Newblock Park Dr.
Tulsa, OK
(918) 596-9444

Tulsa Fire
3005 E. 15th St.
Tulsa, OK
(918) 596-9444

Turley Fire
6404 N. Peoria Ave.
Tulsa, OK
(918) 425-0716

Tulsa Fire
508 E. Pine St.
Tulsa, OK
(918) 596-1710

Health & Hospitals



**TULSA HEALTH
DEPARTMENT**
5051 S. 129th E. Ave.
Tulsa, OK
(918) 582-9355



Dial 911 for Emergencies

Hillcrest Hospital South
8801 S. 101st E. Ave.
Tulsa, OK
(918) 294-4000

St. John Owasso Hospital
12451 E. 100th St. N.
Owasso, OK
(918) 274-5000

St. John Medical Center
1923 S. Utica Ave.
Tulsa, OK
(918) 744-2345

St. Francis Hospital South
10501 E. 91st St.
Tulsa, OK
(918) 307-6000



Local School Districts

Berryhill Public Schools
(918) 446-1966

Owasso Public Schools
(918) 272-5367

Bixby Public Schools
(918) 366-2200

Sand Springs Public Schools
(918) 246-1400

Broken Arrow Public Schools
(918) 259-5700

Skiatook Public Schools
(918) 396-1792

Collinsville Public Schools
(918) 371-2326

Sperry Public Schools
(918) 288-6258

Glenpool Public Schools
(918) 322-9500

Tulsa Public Schools
(918) 746-6800

Jenks Public Schools
(918) 299-4415

Union Public Schools
(918) 357-4321

Keystone Public School
(918) 363-8298

Liberty Public Schools
(918) 366-8496



When Registering Your Children For School, Please Remember To Bring:

- Current Immunization Record & Birth Certificate
- Name & Address Of Last School Attended
- Last Report Card & Any Scores Obtained From Standardized Tests

Colleges & Universities

University of Tulsa
800 S. Tucker Dr.
Tulsa, OK
(918) 631-2000

Langston University
914 N. Greenwood Ave.
Tulsa, OK
(918) 594-8088

Oral Roberts University
7777 S. Lewis Ave.
Tulsa, OK
(918) 495-6161

University of Phoenix
14002 E. 21st St.
Tulsa, OK
(918) 622-4877

University of Oklahoma Tulsa
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Alexandre Hogue Gallery
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Tulsa, OK
(918) 631-2739

Safari Joe's H2O
4707 E. 21st St.
Tulsa, OK
(918) 749-7385

Brady Theater
105 W. Brady St.
Tulsa, OK
(918) 582-7239

Cain's Ballroom
423 N. Main St.
Tulsa, OK
(918) 584-2306

Expo Square
4145 E. 21st St.
Tulsa, OK
(918) 744-1113

Gilcrease Museum
1400 N. Gilcrease Museum Rd.
Tulsa, OK
(918) 596-2700

**Hollywood - Promenade
Palace 12**
4107 S. Yale Ave.
Tulsa, OK
(918) 628-0215

LaFortune Park
5501 S. Yale Ave.
Tulsa, OK
(918) 596-8620

M.A. Doran Gallery
3509 S. Peoria Ave.
Tulsa, OK
(918) 748-8700

Oklahoma Jazz Hall of Fame
5 S. Boston Ave.
Tulsa, OK
(918) 928-5299

**Osage Million Dollar
Elm Casino**
951 W. 36th St. N.
Tulsa, OK
(918) 699-7777

Philbrook Museum of Art
2727 S. Rockford Rd.
Tulsa, OK
(918) 749-7941

**Sherwin Miller Museum
of Jewish Art**
2021 E. 71st St.
Tulsa, OK
(918) 492-1818

**Tulsa Air and Space Museum
& Planetarium**
3624 N. 74th East Ave.
Tulsa, OK
(918) 834-9900

Tulsa Ballet
1212 E. 45th Pl.
Tulsa, OK
(918) 749-6030

Tulsa Garden Center
2435 S. Peoria Ave.
Tulsa, OK
(918) 746-5125

Tulsa International Mayfest
321 S. Boston Ave.
Tulsa, OK
(918) 582-6435

Tulsa Performing Arts Center
110 E. 2nd St.
Tulsa, OK
(918) 596-7122

Tulsa Promenade
4107 S. Yale Ave.
Tulsa, OK
(918) 627-9282

Tulsa Zoo and Living Museum
6421 E. 36th St. N.
Tulsa, OK
(918) 669-6600

Utica Square-Shopping
1437 S. Boulder Ave.
Tulsa, OK
(918) 742-5531

Windsor Market
6808 S. Memorial Dr.
Tulsa, OK
(918) 254-9766

.....and so much more!



Oklahoma

The Sooner State



The 46th state to enter the Union, Oklahoma's name is the combination of the Choctaw Native American words "okla" (meaning people), and "humma" (meaning red). The state's motto is "Labor omnia vincit" - Labor Conquers All Things

The Spanish explorer Francisco Vásquez de Coronado was the first European to travel through the Oklahoma area in 1541, but French explorers later claimed the area during the 1700's and became French territory until 1803, when all the French territory west of the Mississippi River was acquired by the United States in the Louisiana Purchase.

Thousands of Native Americans, including those making up the "Five Civilized Tribes" (Cherokee, Chickasaw, Choctaw, Creek, & Seminole), were relocated from their lands in Mississippi, Florida, Alabama, Georgia, and Tennessee to Oklahoma in the 1830's on the "Trail of Tears". The Oklahoma area was designated Indian Territory by the Indian Removal Act of 1830 and the Indian Intercourse Act of 1834. By 1890, more than 30 tribes had been relocated to Oklahoma.

Settlement for homesteaders began in 1889, once certain territories had been opened to settlement. The land opened was subject to settlers on a first come, first served basis.

Many homesteaders broke the rules by crossing the border too soon, and were called "sooners".



- STATE FACTS -



CAPITAL: Oklahoma City	STATE ROCK: Rose Rock (Barite rose)
POPULATION: 3,617,316	HIGHEST POINT: Black Mesa - 4,973 ft.
STATE BIRD: Scissor-Tailed Flycatcher <i>(Muscivora forficata)</i>	AREA: 69,898 square miles
STATE WILDFLOWER: Indian Blanket <i>(Gaillardia pulchella)</i>	LARGEST CITY: Oklahoma City
STATE TREE: Redbud <i>(Cercis canadensis)</i>	ENTERED THE UNION: Nov. 16, 1907
STATE SONGS: "Oklahoma!"	TOP INDUSTRIES: Farming (Wheat, Cattle), Oil, Natural Gas

TULSA COUNTY HISTORY

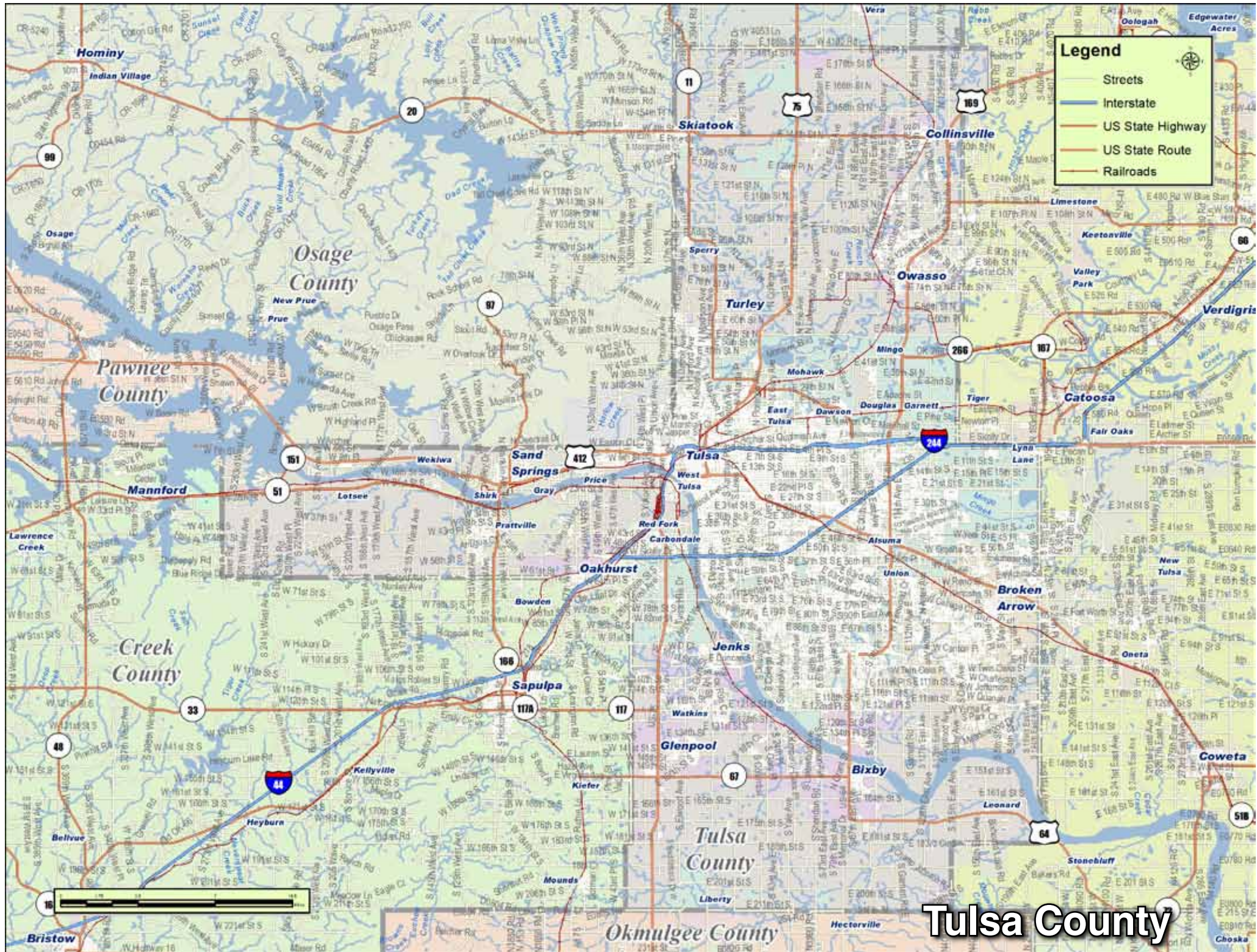


Located on the Arkansas River on lands that were once part of the Creek and Cherokee nations, Tulsa County was created at statehood and took its name from the town of Tulsa in the Creek Nation, Indian Territory. The name, Tulsa, is derived from Tulsey Town, and old Creek settlement in Alabama. The county is part hills and bluffs and part wide prairie, marking the dividing line between the ridges of the Ozarks in the East and the broad plains of the West.

It could be said that it is the gateway to the area of Oklahoma known as "Green Country" for its lush rolling hills. Tulsa County's western tip reaches Lake Keystone, while the Arkansas River, in its wide bed, rolls southeastward across the county. Cattle and horse ranches and rich farmland lie almost within the shadow of urban buildings.

The county has the state's second largest city, Tulsa, whose energy, aviation, finance, computer and electronics bases are supported by a broad complex of institutes of higher learning. Surrounding this core, is a rapidly growing ring of suburban cities, including Broken Arrow, Bixby, Jenks, Owasso and Sand Springs. A secondary ring of thriving rural communities include the towns of Collinsville, Glenpool, Liberty, Mannford, Skiatook, and Sperry. Beyond these areas, close at hand, there are still quiet, backwood areas.

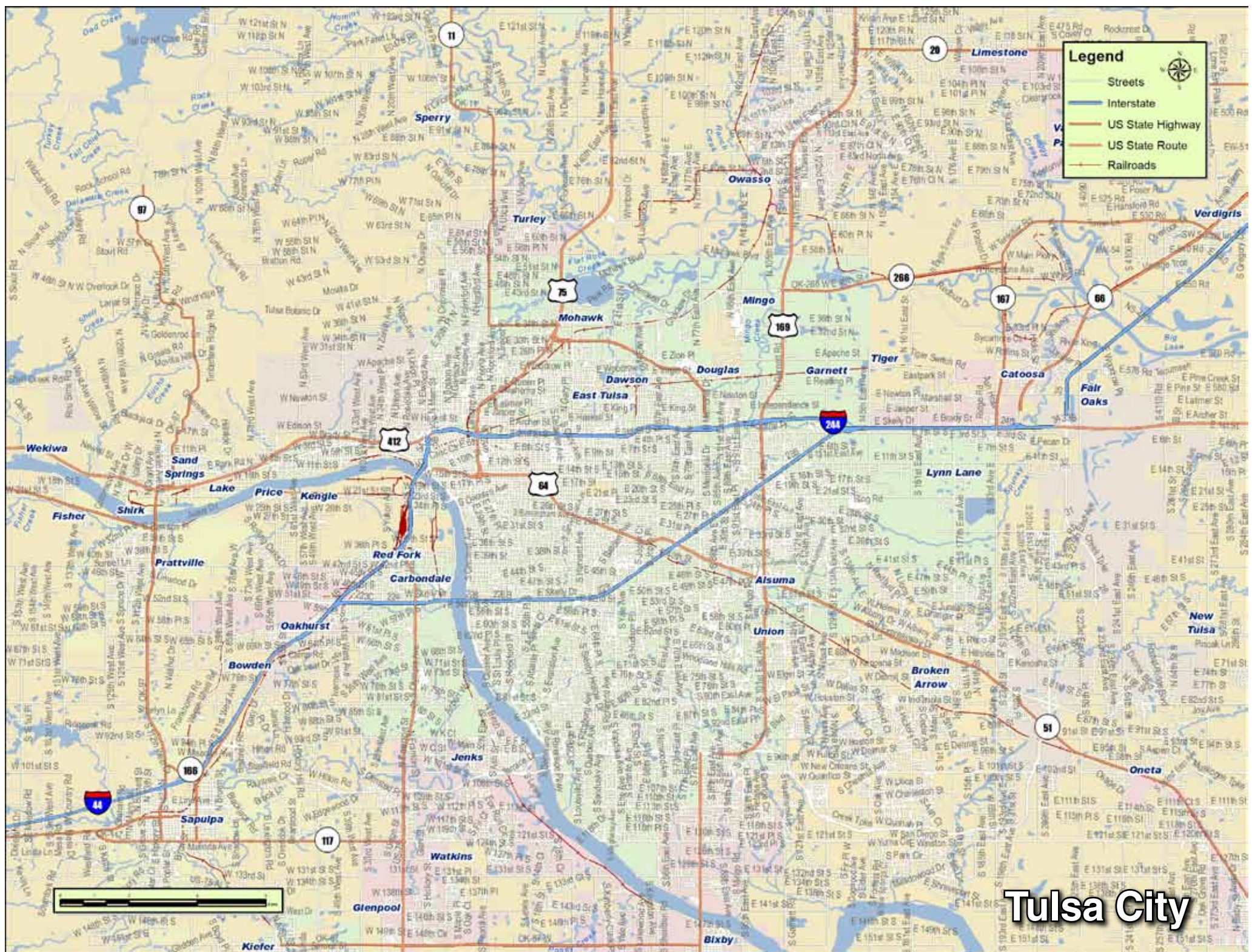
History runs deep in Tulsa County, from the early Native American inhabitants to the cattlemen, the coming of the railroads, and the oil boom. Near downtown Tulsa lies the historic meeting place of the Creek, Cherokee and Osage nations, Council Oak Tree.



Legend

-  Streets
-  Interstate
-  US State Highway
-  US State Route
-  Railroads

Tulsa County



HOME PURCHASING PROCEDURE

General Overview of Steps Involved With Buying Your New Home



10 Common Mistakes Home Buyers Make

1. Choosing a real estate agent who is not committed to forming a strong business relationship with you.

Here's how to avoid it:

Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs-before, during and after the sale.

2. Making an offer on a home without being pre-qualified.

Here's how to avoid it:

Pre-qualification will make your life easier-take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to home ownership.

3. Not knowing the total costs involved.

Here's how to avoid it:

Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner's association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

4. Limiting your search to open houses, ads or the Internet.

Here's how to avoid it:

Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

5. Thinking that there is only one perfect home out there.

Here's how to avoid it:

Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

6. Not considering long-term needs.

Here's how to avoid it:

It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

7. Not following through on due diligence.

Here's how to avoid it:

Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

8. Not having a home inspection.

Here's how to avoid it:

Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

9. Not examining insurance issues.

Here's how to avoid it:

Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

10. Not purchasing a home protection plan.

Here's how to avoid it:

This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.





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How much **House** Can You Afford?



How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make \$48,000 a year, divided by 12 months, your monthly income is \$4,000. (Remember, that's \$48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of \$4,000 is \$1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don't look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months. Also, overtime pay & bonuses sometimes may not be figured into your average income.

Don't forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.

Secrets for Selling Your Home

Selling Secret #1: The first impression is the only impression

No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You never have a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house. Spruce up your home's exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you're selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

Selling Secret #2: Always be ready to show

Your house needs to be "show-ready" at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It's a little inconvenient, but it will get your house sold.

Selling Secret #3: The kitchen comes first

You're not actually selling your house, you're selling your kitchen – that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock \$10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

Selling Secret #4: Take the home out of your house

One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff – put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

Selling Secret #5: Don't over-upgrade

Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

Selling Secret #6: Conceal the critters

You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog- or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

Selling Secret #7: Play the agent field

A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology – a tech-savvy one has many tools to get your house sold.

Selling Secret #8: Light it up

Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and cut the bushes outside to let in sunshine. Do what you have to do make your house bright and cheery – it will make it more sellable.

Selling Secret #9: Half-empty closets

Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

Selling Secret #10: Pricing it right

Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stampeded by buyers with multiple bids – even in the worst markets – and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.



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PACKING STRATEGIES

Supplies:

- Plastic bags and labels for easy identification.
- Plastic foam peanuts or pellets
- Tissue or Kraft paper for delicate packing jobs.

- Corrugated paper rolls for figurines and fragile items.
- Gummed tape (1 to 2 inches wide) and /or twine for sealing cartons.
- Markers for identifying contents of cartons.
- Notebook and pencils to log cartons.
- Scissors and/or sharp knife.

Preparing to move:

A strategy for packing:

- The bottoms of all cartons should be secure.
- Packing tape or gummed tape is better than masking tape.
- A general rule to remember on carton size: the heavier the item, the smaller the carton.
- Try to keep a per-box weight of 50 pounds or less.

Packing for efficiency:

- Pack one room at a time. (It will help with the unpacking.)
- Mark all boxes, assigning them numbers and specifying the room.
- Fill a couple of cartons a day, starting well ahead of the move.
- Make a log showing the number of boxes packed per room and the total number of cartons packed.
- Leave space in your log for special comments, such as carton conditions or location of high-valued goods.
- Notify your mover of any high-value items.
- Have plenty of "filling" material available. Specially made cartons, for everything from mattresses to clothing and mirrors, can generally be purchased from your mover.



Moving Checklist

Moving Out

Moving Preparations

- Buy boxes
- Schedule movers
- Arrange transportation needs for the move
- Reserve storage unit
- Acquire school transcript for children

Utilities to cancel/transfer

- Telephone*
 - Water
 - Garbage removal
 - Gas & electric*
 - Cable/internet*
- *check for refunds

Address changes

- Forward new address to post office
- Notify work contacts/human resources
- Update bank account/investment information
- Modify credit card account data
- Change delivery for publications/newspapers

Medical services updates

- Medical records
- Prescription transfers
- Dental records
- Veterinarian records

Closer to moving day

- Defrost refrigerator
- Hand-carry jewelry and valuables
- Withdraw travel cash or prepare checks
- Leave keys/garage door openers

Moving In

Address change

- Arrange for post office to hold mail for new address until move-in date

Utilities to activate

- New telephone number
- Water
- Garbage removal
- Gas & electric
- Cable/internet

Government licenses/services

- Change address on driver's license
- Register children in new school

If moving to a different state:

- Apply for new driver's license
- Register car
- Register to vote (and find new polling place)

Medical services updates

- Find new doctor
- Find new pharmacy
- Find new dentist
- Find new veterinarian



HOME FINDER NOTE PAD

Looking for the right home takes a fair amount of work, this page is here to help you weigh your options.

	House #1	House #2	House #3
Address			
Year Built			
Price			
Yearly Insurance			
Monthly Payment			
Avg. Utility Payment			
Square Footage			
Lot Size			
Style of House			
# of Bedrooms			
# of Baths			
Garage / Carport			
Neighborhood Quality			
Closet Space			
Heating & A/C			
Separate Dining Room			
Kitchen Space			
Refrigerator			
Stove			
Garbage Disposal			
Dishwasher			
Washer / Dryer			
Laundry Area			
Attic			
Condition of Windows			
Insulation			
Electrical Wiring & Age			
Deck, Patio & Fence			
Type of Siding			
Exterior Condition			
Notes:			



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Maureen Kile

Certified Residential Specialist

918-605-4150

mkile@cbtulsa.com

www.maureenkile.com

*If I can help please feel
free to give me a call!*



Do you need to sell your home?

I am a sales expert, with over 16 years of experience in the toughest sales on the planet, Marine Corps recruiting. I am in the top 500 realtors in the nation. I am not a real estate agent, I am a Marine who sells houses! (with a license). I can sell any home, any location, in any condition within 3 months, if you are willing to do 3 things. If you need to sell fast, I have several cash buyers, including myself; I can sell your home in one hour if the profit margin is there.

Do you want to purchase a home?

My favorite thing to do in real estate, is find the very best deal on the market for your money. I won't let you buy an overpriced house. I will teach you what to look at when we house hunt. Some things matter way more than the color of the walls. If we can't find anything on the market, I work with several quality builders. My services are free of charge to the buyer.

Thinking of investing in Real Estate?

I am an experienced flipper and I work with several investors. I will educate you on the foreclosure process and the Sheriff sale procedures. I am a HUD specialist.