

TOP AGENT

MAGAZINE



DEBORAH ALLISON

FEATURING LENDER GINA STARR



DEBORAH ALLISON & GINA STARR

Deborah doesn't strive to be a super star in home sales. She doesn't chase the 'upscale neighborhoods' that might offer a higher sales commission. Instead she focuses on the needs of customers in her hometown of Washington, a small farming community in rural McClain County, just a mere 8 miles from Norman, Oklahoma which is the 3rd largest city in the state. Deborah doesn't buy leads like many of her competition, yet she relies on repeat customers and word-of-mouth referrals. "That's the best compliment a Realtor can get," Deborah quotes. And when your name is on the line, you work in overdrive to make sure you get every detail right for your customers. "There's a lot of details in a real estate transaction!" Deborah exclaimed.

When you work locally, business gets personal. Deborah gets requests for Medicaid Letters to provide values of home and land for those owners

unable to pay for long term care. Sometimes, she gets requests for estate values from heirs of undivided interest of ownership, with questions about how they as a family can accomplish this. A Realtor can't practice law, nor advise in these estate matters, but when it comes to value of their Real Estate, Deborah is able to provide a broker's price opinion letter, at the direction of their attorneys and estate planners.

"I do sell about 6 homes a year, but primarily I list and sell land," Deborah quotes. Land is truly unique in its terrain to build on and resource availability like utilities for rural electric coops, private water wells, rural water districts, the use of private septic systems or lagoons and propane or gas availability - unlike homeowners in town who take utilities for granted. Road frontage can vary from being a city asphalted street, to a county-maintained gravel road. A



private road that is shared by several homeowners would cause an experienced Realtor to be looking for a road maintenance agreement filed at the county courthouse. Real Estate is very different when you work in a rural community, and you'd best be served by an experienced Realtor that deals with these types of listings or purchases. Deborah has the RLI, (Realtor Land Institute designation), which compliments her knowledge of the rural and agricultural areas.

Licensed in 2001, and earning her GRI designation in 2003, Deborah chose to license under Musgrave Real Estate, an independent Real Estate company in Purcell, Oklahoma. That small company allowed her to work directly with her mentor Bobby Musgrave, who was always available for questions and problem solving. "I'm so thankful to Bobby for the daily lessons and guidance through the integral parts

of contracts and negotiation skills," she explains. She also tested for her broker's license in 2004, but stayed as a broker associate with Musgrave Real Estate until she opened her own independent office, Deborah Allison Real Estate, in 2006.

While at Musgrave Real Estate, her listings were residential homes in town, or a farm with land out in the country. The mix of residential homes in the original township was the occasional listing of a beautiful and historically persevered home, and many unpreserved homes as well (being sarcastic). And about the same amount of un-experienced buyers that wanted to purchase those old run-down homes to flip. So, the experience she received was priceless and each transaction had its own unique facets to work through. Not only did she realize she needed to know what it took to build a new home, but she needed to know how to repair



the old homes. She followed home inspectors around the attics and crawled under the floor space with them. “I could see my direct contact with the inspectors, helped my customers with their questions, and that allowed me to assist in directing them to the right contractor or professional for the repairs. I threw myself into every situation possible. And, I’m a better Realtor for it!”

Today she calls herself a ‘one-man shop,’ where she loves showing homes and walking large acreages, while also handling receptionist duties, photography, marketing, negotiating, coordinating and accounting. “But, it’s my customers ‘Thank You Notes’ after a hard or easy transaction, that keep me energized to keep doing real estate. Because when some transactions do not close...and some customers are ‘swept away’ with the promise of listing at a higher price... the real pleasure is when they come back to me and say, ‘Deborah, you were right, the price was too high. Can you list it now?’”



As she became more knowledgeable of different types of financing for a newly constructed home vs a foreclosed home, she knew it would be beneficial to team up with a mortgage professional. That’s when she started working with Gina Starr.

Long-time friends and colleagues, Deborah Allison and Gina Starr work alternate ends of the real estate business as a dynamic duo. While Deborah built a career as an agent since 2001, Gina has worked in mortgages since 1978. In uniting their talents, they’ve created a legacy of homeownership for countless families. Along the way, they’ve also built respective reputations for communication, industry knowledge, and a personal touch.

Today, Deborah and Gina serve clients in their home state of Oklahoma. As a solo broker at Deborah Allison Real Estate, Deborah maintains a one-on-one level of attention when guiding clients through the transactional



process. Meanwhile, Gina works in tandem with her husband, at Mid America Mortgage, which offers a wide range of loan types to meet most every financial goal. Each sings the others praises and cites their work as an indispensable team effort. “I couldn’t do it without her,” Deborah says of Gina. “My customers want ease and the ability to complete applications online, and it’s a two-fold business. I need a good lender and loan officer behind me. I know I can call Gina day or night with any issue and trust that it’ll be resolved.” Likewise, Gina describes her working style as pro-active and communicative, as she keeps all parties informed every step of the way. “We’re completely hands-on with both the Realtor and the borrower,” Gina says. “We tell our Realtors: when you’re working, we’re working.”

Both Deborah and Gina have built businesses driven exclusively by repeat and referral clientele who trust their track records and transparency. When Deborah’s clients turn to her for assistance in buying or selling a home, they benefit from a sense of calm and security, knowing they’re in good hands. “It’s hands-off for the customer, and hands on for us,” Deborah says, and Gina is on the same page. “Everyone is involved and in communication,” Gina adds. “Everyone who plays a part in handing over a home from one owner to the next needs to operate as a team. We believe in keeping it local. Realtors can pop into our office in town, and throughout a transaction, I’m the same person they’ll be talking to, from cradle to grave.”



Beyond the office, both Deborah and Gina are active in their communities. Gina and her husband participate in their local church, and Deborah was featured in *The Daily Oklahoman* for a project she undertook alongside her husband, building a concession stand for the community's baseball league. In their free hours, both enjoy time spent with family and loved ones.

Now, after two extensive careers that have endured many decades, Deborah Allison and Gina Starr consider what they enjoy most about what they do. While she acknowledges that real

estate is not without its challenges, Deborah most enjoys the fun to be had in spotting new homes, working with new faces, and playing a part in a meaningful chapter of her clients' lives. As for Gina, she is most fond of her experiences with buyers who did not think a new loan was possible. "I attended a closing for a young family I was working with," she remembers. "They have an 11-month old baby, and they were juggling work, family, and finances. Then, at the closing, with his child in his arms, the father said to me, 'You have changed our lives,' and I'll never forget it. That's what we do, and that's what it's all about."



To learn more about Deborah Allison:
email deborah@deborahallisonrealestate.com,
call/text 405-249-2810 or visit DeborahAllisonRealEstate.com



To learn more about Gina Starr:
email g.starr@clicknclose.com, call 405-210-3900,
or visit starrlend.com