



Buyer's Guide



Interested in Buying a Home?

Buying a home is an exciting and rewarding adventure, and I am happy to have the opportunity to discuss it with you. This guide will help you understand the general process and steps involved, and how I will work to help you get the best outcome.

As you begin your home buying journey, if you're not sure which area is right for you, I can make recommendations based on your needs and preferences. I understand the local market and love to strategize and problem-solve to help my clients achieve their goals.

As an experienced Windermere agent, my priority is serving my clients and making each buying or selling experience as smooth and stress-free as possible. I find joy in helping people move their lives forward and building lifelong relationships with our clients. I tailor my services to your unique needs, connecting you with trusted industry professionals to facilitate the transaction and anticipating and troubleshooting issues that may arise.

Whether you're ready to buy or just have questions, please reach out to me anytime. I would love to help!



Crystal Kline

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About Me

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The Buying Process

1. DEFINE RELATIONSHIP
2. DISCUSS GOALS
3. LOAN PREAPPROVAL
4. SEARCH
5. OFFER & NEGOTIATION
6. ACCEPTANCE
7. FINANCING
8. INSURANCE
9. INSPECTION
10. ESCROW
11. CLOSING
12. ONGOING SUPPORT



All in, for you.®

DEFINING OUR RELATIONSHIP

The first step in hiring me is coming to an agreement on the terms of my representation of you, which is called a Buyer Agency Agreement. This short agreement includes key factors like how long you want to work with me, the exclusivity of our relationship, and how I will be compensated. It allows me to establish how our relationship works early on and will give you key insight into my role.

DISCUSSING YOUR GOALS

After you hire me, I will get to know you better to understand your situation, needs, and goals for buying a home. We'll discuss the area(s) that you're most interested in and why, and I can advise you about the current market there and answer any questions you may have. I'll also provide you with a checklist to help you identify your wants vs. needs and prioritize which goals and home features are most important to you.





LOAN PREAPPROVAL

Before you start house-hunting, you need to get preapproved for a loan so you know your budget and sellers will know that you're prepared to make a serious offer. I can refer you to a mortgage consultant I trust who can help you determine how much you can afford for a down payment and monthly payment, and discuss which type of loan is right for you.

Prior to your mortgage consultation, be sure to get your finances in order and review your credit score and history to address any issues. Your mortgage consultant will let you know what documentation they will need from you, such as pay stubs, W-2 forms, and tax returns.



MISTAKES TO AVOID AFTER PREAPPROVAL

Being preapproved doesn't guarantee funding. The following can jeopardize your financing even after preapproval:

1. Large cash or credit purchases
2. Quitting or changing jobs
3. Unpaid bills or late payments
4. Opening new credit cards or bank accounts, or co-signing a loan
5. Paying off significant loans or debt
6. Making large deposits

Always consult with your lender before making any significant financial decisions or changes during your home search.

