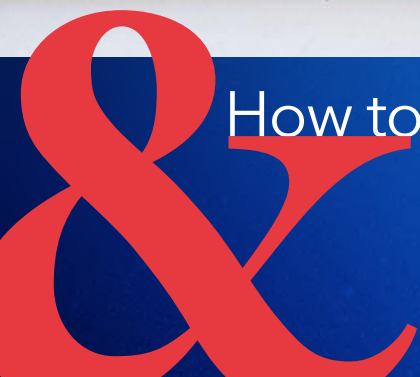


The Feeling of Home.

 FAMILY



How to Get There.

**Cressy & Everett**
REAL ESTATE

The Home Buyer.

There Are Many Reasons to Buy a House.

A growing family. A job change. Empty nest. Tired of paying rent.

There are just as many reason to work with a Buyer's agent when you do.

My role as your agent begins with a critical understanding of you, your wants and needs, and your timeline. You have a unique set of circumstances. The more I know about you and your housing dreams, the better job I can do to help make those dreams come true. Coupled with my fiduciary relationship with you as your agent, I will use my expertise with the home buying process: my market access and knowledge; and my relationships with key partners to ensure you feel informed, confident in the steps we take, and supported every step of the way. This not just a simple transaction, it's about finding the place where you will create lasting memories and build your future.

Buying a home isn't easy, but it sure helps to have someone who does it every day to guide you along the way.



TOP 6 REASONS TO USE A BUYER'S AGENT WHEN LOOKING FOR YOUR HOME.

EXPERIENCE

REALTORS help people buy and sell houses every day. You need someone who knows the ropes and will advocate for you every step of the way.

HOME SEARCH

Sure you see houses on Zillow when they hit the market, your REALTOR sees them before through a network of hundreds of other agents.

HOME VALUES

Your REALTOR is in the market every day and knows the value of homes in every area. Without that knowledge, you could end up paying too much.

NEGOTIATIONS

Your REALTOR is skilled at negotiating on price, inclusions, closing dates, move-in dates, and a lot more. It's what they do every day.

INSPECTIONS

When something is found during a home inspection, your REALTOR can help with what is serious, what is not, and negotiate with the seller if necessary.

CONTRACTS

There is a lot of paperwork when buying a house, and a lot of fine print. Your REALTOR deals with these every day and helps you through the process.

The Home Buying Path.

A Journey I Will Help You With.

1



Save for Your Down Payment

Create a budget and research. There are low down payment options available.

2



Know Your Credit Score

Learn your score and clean up debts like credit cards. A higher score can get you a better mortgage rate.

3



Find a Real Estate Agent

Contract a professional who knows your area. A Realtor® will be invaluable during the process.

4



Get Pre-Approved

Identify yourself as a serious buyer while knowing how much house you can afford.

5



Find the Right Home

Your Realtor® will have access to more homes that are in your budget and meet your needs.

6



Make an Offer

Work out a price with your Realtor®. They will write the contract and negotiate for you.

7



Have a Home Inspection

A professional will find any issues in the home. Your Realtor® will recommend what issues need to be addressed.

8



Get a Home Appraisal

Ensure the property is worth the price. Your Realtor® will advise you on what your options are if the appraisal is lower or higher.

9



Close the Sale

Your Realtor® will schedule a final walk-through before closing and guide you through the final steps.

10



Congratulations!

You're a homeowner! Your Realtor® will help you with details like changing utilities, and be around after your move to help in any way.

The Home Buying Process.

Some of the Ways I Will Help You.

- Calculating how much you can afford.
- Figuring out your mortgage type and lender type.
- Ensuring you have the right down payment.
- Obtaining mortgage pre-approval.
- Determining location and property must haves.
- Researching neighborhood and community.
- Checking local property taxes.
- Finding the perfect home.
- Deciding how much you should offer.
- Submitting your offer and earnest money.
- Arranging appropriate home inspections.
- Negotiating any repairs.
- Reviewing condo or HOA documents.
- Arranging Homeowners and Title Insurance.

& Our Next Steps.



Signing the Buyer Representation Agreement.

NEW:

Now required by law, our Buyer Representation Agreement explains our agency relationship and who pays for my services.



Consult with a preferred mortgage lender.

It is important to get your financing in place now so when we find your new home, we are able to move quickly to present our offer backed by a pre-approval letter from a recognized and respected mortgage lender. Sellers and their agents understand the importance of the Buyer's ability to close the transaction in a timely manner.



Download my Cressy & Everett Search App and begin your search.

Our app is the best way to receive accurate property information in real time.



& FINALLY



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