



# Guide to the Buying Process

CRISTAL CELLAR

You Are Here

1. Chose the right Agent! Cristal Cellar can help you with that.

2. Have your agent submit your financials to get Pre-Qualified!

3. Your Pre-Approval Letter will let you know how much you can qualify for.

4. Let your Cristal Cellar Agent find you your dream home!

8. Your Cristal Cellar Agent will provide you with disclosures regarding the property.

7. Escrow is opened when you submit your earnest money deposit.

6. Cristal Cellar has successfully negotiated your terms! Your offer has been accepted!!!

5. Once you find a home your Cristal Cellar Agent will submit an offer on your behalf.

9. A Title Insurance policy will be issued. You and your agent will review the documents.

10. The lender will step in to start processing the loan. Additional financial documents may be required.

11. Your Cristal Cellar Agent will arrange for the property to be inspected by a certified home inspector. Cost is around \$225-500.

12. Based on the home inspection report, your agent will draw up a "Request for Repairs" document. This will notify the seller of the repairs you would like completed.

13. Cristal Cellar or escrow will set an appointment for you to sign the loan documents with a licensed notary.

14. The lender will review your financials and the appraisal, if all is good the loan documents will be issued!

15. The lender will order an appraisal to obtain the value of the house. Cost is usually \$450-600.

16. Once the lender receives the signed loan documents back, they will fund the loan.

17. Cristal Cellar, Escrow, and Title will confirm that all necessary documentation has been recorded at the county.

You will now receive your keys and can move in to your dream home!