Crystal Gale
GROUP

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HOME BUYING GUIDE



CRYSTAL GALE

TN REAL ESTATE AGENT

(615)580-6069

CRYSTAL.GALE@KW.COM

BROKERAGE



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Hello,
I'm
Crystal Gale
and I can't
wait to help
you find your
home
(615)580-6069
CRYSTAL.GALE@KW.COM

MEET CRYSTAL GALE
TN REALTOR®

Crystal is a full-time real estate agent at KW Mid South Homes+Land. With social media experience, Crystal knows how to effectively market properties and connect with clients in today's digital world. Crystal is a bilingual professional whose fluency in both English and Spanish enables her to connect effectively with a diverse clientele, fostering strong relationships across various communities.

No matter the price point, Crystal is a strong believer that communication is key to a successful real estate transaction. She makes it a priority to keep her clients informed every step of the way and is always available to answer any questions they may have. Whether buying or selling, Crystal believes in a luxury experience and provides clients with the best service possible, aligning with KW's vision and mission for an elevated real estate experience.



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MISSION STATEMENT



My mission is to guide you through the home buying journey with honesty, empathy, and unwavering dedication, ensuring you feel cared for every step of the way

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WELCOME TO TN

Welcome to your exclusive guide to purchasing a home in Tennessee. Whether you are a first-time buyer or an experienced investor, this packet is designed to give you a comprehensive overview of the home buying process. I'm Crystal Gale, a committed TN real estate agent, and my goal is to equip you with the insights and tools needed to make confident decisions in today's dynamic market.

Let's begin here

The initial steps for a home buyer include determining your financing approach—whether you'll pay in cash, secure a mortgage, or explore other financing options. Start by assessing your budget, gathering financial documentation, and consulting with a lender to get pre-approved. This foundational work sets a clear path for your home buying journey. Need recommendations? Ask me!



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STEP-BY-STEP PROCESS

SEARCH FOR THE HOME YOU LOVE

GET OFFER ACCEPTED

SIGN CONTRACTS

10-14 DAY INSPECTION PERIOD

WAIT FOR MORTGAGE COMMITMENT IF APPLICABLE

RECEIVE "CLEAR TO CLOSE" AND HEAD TO CLOSING DAY!



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THE IMPORTANCE OF THE TN *EXCLUSIVE BUYER AGENCY* AGREEMENT -

and why you are being asked to sign it.

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WHAT IS IT

The **TN Exclusive Buyer Agency Agreement** is a formal contract that establishes a dedicated relationship between you and your real estate agent. This agreement is required by TN State law before touring any homes and offers several advantages:

Clarity and Transparency:
The agreement clearly outlines what services the agent will provide, reducing potential misunderstandings and ensuring the buyer knows what to expect.

Agent's Focus on Your Best Interests:
The agent is legally bound to act in the buyer's best interests, whether negotiating terms or ensuring potential issues aren't overlooked.

Protection:
The agreement protects both the buyer and the agent, providing a framework for resolving any legal issues that may arise.

Understanding the Agency Relationship:
The agreement clarifies the nature of the agency relationship, including the buyer's rights and the agent's duties.

Informed Decision-Making:
Buyers can make informed decisions about their home search and the services they need with a clear understanding of the agent's role.

FREQUENTLY ASKED QUESTIONS



Q: What financing options are available for buying a home in TN?

A: Buyers typically choose between:

- **Cash Purchases:** Ideal if you have sufficient funds available.
- **Mortgage Financing:** Most buyers opt for this, and options include conventional loans, FHA loans, or other specialized programs.
- It's essential to consult with a lender early on to determine the best option for your financial situation and to obtain a pre-approval, which strengthens your offer.

Q: What additional costs should I expect beyond the home's purchase price?

A: Besides the listing price, be prepared for:

- **Closing Costs:** These include fees for title searches, appraisals, attorney services, and recording fees.
- Property Taxes and Insurance: Ongoing expenses that vary by location and property value.
- Home Inspection and Appraisal Fees: One-time costs associated with evaluating the property's condition and market value. Understanding these additional expenses helps you budget accurately for your investment.

Q: How long does the home buying process usually take?

A: The timeline varies depending on market conditions and individual circumstances, but typically:

- Pre-Approval and Property Search: 1-3 months
- Offer and Negotiation: 2-4 weeks
- Due Diligence and Closing: 1-2 months
- Overall, expect the process to take anywhere from 3 to 6 months, although some transactions may be faster or take longer.

Q: What should I expect during the inspection and due diligence phase?

A: During this phase, professionals will evaluate the property's condition. Expect:

- Home Inspection: A thorough examination of structural elements, systems, and overall safety.
- Appraisal: An assessment to confirm that the property's value aligns with the purchase price.
- Review of Disclosures: Carefully read any seller disclosures regarding the property's history or potential issues. This phase is crucial for identifying any red flags and ensuring that your investment is sound.

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VOCAB TO KNOW

BUYER VOCAB CHEAT SHEET

Pre-Approval
A lender's written estimate of how much you can borrow for a home, based on your financial information.

Closing Costs
Fees paid at the end of a real estate transaction, including lender, title, and legal fees.

Escrow
A neutral third party that holds funds and documents until all parts of the transaction are complete.

Appraisal
An expert's estimate of the home's value, often required by lenders.

Home Inspection
A detailed check of the home's condition, including systems like plumbing, electrical, and the roof.

Offer
A formal proposal to purchase a home, including the price and any conditions.

Contingency
A condition that must be met for the sale to move forward, like securing financing or a successful inspection.

Equity
The value of your home minus what you still owe on your mortgage.

Title
A legal document proving who owns the property.

Homeowners Association (HOA)
An organization that manages a community or building, often with fees and rules.

Earnest Money
A deposit that shows you're serious about buying. It's applied to the purchase if the deal goes through.

Closing
The final step where you sign documents and officially become the homeowner.



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WHAT YOU *can expect*

As your Real Estate Agent, you can expect personalized, attentive service tailored to your unique needs. I am dedicated to making the home buying process smooth and enjoyable, guiding you through every step with clear communication, expert advice, and a commitment to your best interests. Whether you're a first time home buyer or a seasoned investor, I'm here to ensure you feel confident and empowered in your decisions.



THANK YOU

scan for
e-business card

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