

Everything you need to know about  
buying your home in one place.



# A HOME BUYER'S GUIDE

# ABOUT ME



## Kyle Crilley

Real Estate Professional


Kyle takes pride in his ability to connect with his clients on a personal level and truly understand their needs and desires. He is a great listener and is always willing to go above and beyond to ensure that his clients are completely satisfied with their real estate transactions. Kyle's clients often describe him as patient, knowledgeable, and trustworthy, which has helped him to build a loyal client base.

In addition to his exceptional customer service skills, Kyle is also highly knowledgeable about the real estate market. He stays up-to-date on the latest trends and developments, and is always willing to share his expertise with his clients. Whether a client is looking to buy or sell a property, Kyle is committed to helping them achieve their goals and make informed decisions.

In December of 2022, Kyle became one the few elite agents who were chosen to lead the award winning 72SOLD home selling program in Pittsburgh. This program has been touted throughout the country as one of the most innovative ways to sell your home. Priding themselves on providing their clients offers within 8 days or less at 8.4-12% higher prices than their comparables in their local MLS.



## LET'S CONNECT

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Visit <https://linktr.ee/kylecrilley> to easily connect with me





# OUR COMMITMENT TO YOU

- ✓ Dependable Service
- ✓ Respectful Communication
- ✓ Comprehensive Guidance
- ✓ Tailored Approach
- ✓ Skilled Negotiation
- ✓ Smooth Transaction Mgmt
- ✓ Post-Sale Support

# Advantages of working with us



## Tailored Approach

Unlike generic purchasing tactics, I tailor my approach to every buyer, understanding that each individual has unique needs and preferences. Through thorough market research and personalized outreach, I identify the perfect properties that align with your criteria. From in-depth property analysis to curated viewing experiences, we ensure that you find the right match that meets your specific requirements.

## Extensive Market Knowledge

With in-depth knowledge of the local real estate market, I can provide valuable insights and guidance throughout the buying process. Whether you're looking for a family home in a specific neighborhood or an investment property with high potential returns, my expertise will help you make informed decisions.

## Dedicated Support

Buying a property can be a complex and overwhelming process, but with me as your realtor, you'll have dedicated support every step of the way. From conducting thorough property searches to negotiating the best possible deal and navigating through paperwork, I'll be there to ensure a smooth and stress-free experience for you.



# THE HOME BUYING MAP



## *Step One*

### **Assess Finances**

Evaluate savings, credit, and budget to determine affordability.



## *Step Two*

### **Select an Agent**

Choose an experienced agent who understands your needs and market.



## *Step Three*

### **Pre-Approval**

Secure pre-approval to understand borrowing capacity and show seller readiness.



## *Step Four*

### **Start Home Search**

Begin viewing homes that meet your criteria and budget.



## *Step Five*

### **Evaluate Properties**

Carefully assess each property's condition, location, and value.



## *Step Six*

### **Make an Offer**

Submit a competitive offer with terms aligned with your interests.



## *Step Seven*

### **Home Inspection**

Have a professional inspect the home for any hidden issues.



## *Step Eight*

### **Closing Day**

Sign paperwork, complete the transaction, and receive the keys.

# FINANCES

Before you start looking at homes, it's a good idea to talk to a lender and get preapproved for a loan. This means the lender will check your finances and tell you how much money they're willing to lend you. It helps you know how much you can spend on a house. Plus, it shows sellers that you're serious about buying. It makes the whole process easier and helps you make stronger offers when you find a home you like.

## QUESTIONS TO ASK POTENTIAL LENDERS

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What costs can I expect from you?
- Can you provide an estimate of my monthly payments?
- What documentation will I need to provide for the loan application?



# FINANCES

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather and can expect to be requested

Tax Returns

W-2 Forms

Pay Stubs

Bank Statements

List of Monthly  
Debts



# MY RECOMMENDED LENDER



## BEN YOCCA

YOCCA MORTGAGE GROUP

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"I HAVE BEEN CONSULTING HOME OWNERS SINCE 2001 ON PURCHASING AND REFINANCING 1 TO 4 UNIT RESIDENTIAL PROPERTIES. WHETHER YOU ARE A FIRST TIME HOME BUYER, A MOVE UP BUYER, OR YOU HAVE INVESTMENT PROPERTIES I HAVE ACCESS TO THE TOOLS AND EXPERIENCE TO HELP YOU SAVE MONEY. AS A MORTGAGE BROKER I CAN SHOP MULTIPLE LENDERS TO FIND THE LOAN AT THE RIGHT PRICE TO FIT YOUR NEEDS.

MY GOAL WITH EVERY CLIENT IS TO PLACE YOU WITH THE BEST LOAN FOR YOUR SITUATION. MY FOCUS IS SERVICE. THERE ARE NO UP-FRONT FEES FOR OUR SERVICES. MY COMPANY DOES NOT GET PAID UNLESS WE DELIVER WHAT IS PROMISED.

FOR INFORMATION ABOUT MORTGAGES OR A QUOTE PLEASE CONTACT ME DIRECTLY".



# HOME SEARCH

An aerial photograph of a large, multi-story house with a dark roof and a swimming pool. The house is surrounded by green grass and trees. A curved concrete driveway leads to the house. The image is used as a background for the text on the left side of the page.

As your Agent, my number one goal is to help you achieve yours. It's my priority to get you into the home best suited for you.

After speaking with a lender and getting pre-approved, we can begin your search online

We will discuss your ideal price range, your must-haves, deal breakers, location preferences, and any other factors that will help with our search.

When you decide you are interested in a home, we can schedule an in person showing to view it. If it meets your criteria we can then write an offer!

**TURN THE PAGE TO FILL OUT OUR CHECKLIST AND MAKE YOUR HOME SEARCH A BREEZE. WITH YOUR INPUT, WE CAN STREAMLINE THE SEARCH PROCESS, ENSURING WE LOCATE YOUR IDEAL PROPERTY FASTER!**

# MUST-HAVE

## *Home Features Checklist*

### WHAT'S IMPORTANT TO YOU?

#### *Kitchen*

- ☐ Updated appliances
- ☐ Modern countertops
- ☐ Spacious pantry for storage
- ☐ Island or breakfast bar

#### *Living Area*

- ☐ Open floor plan
- ☐ Hardwood flooring
- ☐ Built-in shelves or storage
- ☐ Large windows

#### *Bedrooms*

- ☐ Split floor plan
- ☐ Master on ground floor
- ☐ Walk-in closets
- ☐ En suite bathrooms

#### *Bathrooms*

- ☐ Double vanities
- ☐ Updated countertops
- ☐ Modern fixtures and lighting
- ☐ Large soaking tub

#### *Outdoor Spaces*

- ☐ Well-maintained landscaping
- ☐ Functional patio or deck area
- ☐ Outdoor kitchen or barbecue
- ☐ Swimming pool or hot tub

#### *Additional Features*

- ☐ Home office or study
- ☐ Dedicated laundry room
- ☐ Two-car (or larger) garage
- ☐ Smart home technology



# Property Evaluation

During property viewings, it's essential to keep a keen eye on various aspects of the home. This checklist will help you focus on key elements to ensure you're making an informed decision.

## GENERAL CONDITION

- ☐ Assess overall maintenance and condition of the property.

## STRUCTURAL INTEGRITY

- ☐ Check for signs of structural issues, like cracks in walls or uneven floors.

## AGE AND CONDITION OF ROOF

- ☐ Note the condition and apparent age of the roof.

## PLUMBING AND ELECTRICAL SYSTEMS

- ☐ Test taps, showers, and lights; look for leaks or outdated wiring.

## HEATING AND COOLING SYSTEMS

- ☐ Check the functionality and age of HVAC systems.

## WINDOWS AND DOORS

- ☐ Ensure windows and doors open smoothly and check for drafts.

## STORAGE SPACE

- ☐ Evaluate closets and storage areas for adequacy.

## YARD AND EXTERIOR

- ☐ Consider the condition and size of the yard and external structures.

## NEIGHBORHOOD VIBE

- ☐ Take note of the neighborhood's atmosphere during your visit.

# OFFERS & NEGOTIATIONS

BEFORE WRITING AN OFFER,  
WE WILL HAVE TO FATHER  
DOCUMENTS AND DISCUSS  
IMPORTANT DETAILS...

## INFORMATION NEEDED

- Pre-approval Letter
- Offer Price
- Financing Amount
- Money Down
- Closing Date
- Inspection Period
- Closing Costs



# OFFERS & NEGOTIATIONS

**Multiple offers means you are not the only offer that sellers are considering. Here are my best tips to win a multiple offer scenario:**

Submit a Strong  
Offer

Include Escalation  
Clause

Offer Larger Hand  
Money Deposit

Shorten Contingency  
Periods

Be Flexible with  
Closing Dates

Work with a  
Reputable Lender



# WHAT SELLERS TAKE INTO CONSIDERATION

## **Contingencies**

The less the better to sellers/

## **All Cash Buyer**

They offer the advantage of a faster closing process and eliminate the uncertainties associated with loan approvals and appraisals.

## **Pre-Approval**

This will let seller's know the buyers are able to get a loan for the funds needed.

## **Loan Type**

Certain loan types come with shorter approval times and fewer contingencies, which can lead to a faster and more straightforward closing process. Additionally, some loan programs offer higher levels of buyer qualification, reducing the risk of the deal falling through due to financing issues.

## **Repair Requests**

This could impact the net proceeds from the sale and the overall convenience of the transaction. Assessing repair requests allows sellers to evaluate the potential costs and find a buyer who is willing to take care of them themselves.

## **Closing Timeline**

Be sure to evaluate which offer aligns with your closing timeline. If you need to close quickly or extend closing you'll want to find the offer that best fits into your timeline.

# INSPECTION PERIOD

## Understanding the Inspection Period

During the inspection period, buyers have a crucial opportunity to assess the condition of the property they intend to purchase. This stage allows for a thorough examination of the home's structure, systems, and potential issues that may affect its value or safety. Buyers should be prepared to engage with qualified inspectors and accompany them during the inspection process to gain firsthand insights into the property's condition.

## Key Considerations for Buyers

Buyers should approach the inspection period with diligence and attention to detail. It's essential to review the inspection report carefully and seek clarification on any findings that may raise concerns. Understanding the significance of different issues, from minor repairs to major structural defects, empowers buyers to make informed decisions about proceeding with the purchase, negotiating repairs or credits, or potentially walking away from the deal.





# HOME INSPECTIONS: WHAT'S INCLUDED

**Roof & Components**

**Heating & Cooling**

**Exterior & Siding**

**Plumbing**

**Basement**

**Electrical**

**Foundation**

**Attic & Insulation**

**Crawlspace**

**Doors**

**Structure**

**Windows & Lighting**

**Appliances (limited)**

**Attached Garages**

**Garage Doors**

**Grading & Damage**

**All Stairs**

# HOME INSPECTION & APPRAISAL GUIDE

Understanding the home inspection and appraisal processes is crucial in your home-buying journey. This guide provides insights into what to expect and how to interpret the findings.

## HOME INSPECTION TIPS:

- ☐ Focus on major issues like structural integrity, roof condition, electrical and plumbing systems.
- ☐ Attend the inspection to see firsthand any concerns.
- ☐ Ask questions and take notes during the inspection.

## UNDERSTANDING THE APPRAISAL:

- ☐ Know that appraisals determine the home's market value for the mortgage lender.
- ☐ Review the appraisal report to ensure the agreed price is in line with the home's value.
- ☐ Be prepared to renegotiate or make decisions if the appraisal comes in lower than the offer price.

## POST-INSPECTION ACTIONS:

- ☐ Discuss significant issues with your agent for potential renegotiation.
- ☐ Decide if any discovered issues are deal-breakers.

## USING APPRAISAL RESULTS:

- ☐ Use the appraisal to confirm you're making a sound investment.
- ☐ Understand that a higher-than-offer appraisal gives you instant equity.

# CLOSING DAY



Closing day marks the end of your home buying process, but proper preparation is key to ensuring a smooth and successful transaction!

Finalize  
Financing

Review Closing  
Documents

Conduct a  
Final Walkthrough

Verify Closing Costs  
& Funds

Bring All Necessary  
Documents

(ID, Certified Funds, Documentation, etc)

Once we've checked everything and are ready for closing, it should all go smoothly. You'll be moving into your new home in no time!  
Congratulations!



# REVIEWS



*Kyle made the home buying experience so easy! Searching for a home was simple and he was constantly monitoring the market to identify good deals that matched our home requirements. Once we had found a house to make an offer on, he was knowledgeable about the process and crucial during negotiations. His professionalism and friendliness made buying our first home as easy as we could have hoped!*

# THANK YOU!