

FROM **DREAM** TO **KEYS**

home BUYER GUIDE



CRYSTAL MEDRANO

REALTOR® | DRE #02237673

CONNECT
R E A L T Y

CONNECT REALTY

YOUR LOCAL REAL ESTATE EXPERT

ABOUT ME

Hi, I'm Crystal Medrano — proud mom of three, entrepreneur, and your dedicated real estate professional.

As co-owner of Pro Performance Painting, I've seen firsthand how strategic preparation can transform a home's value. That experience naturally led me into real estate, where I now guide buyers, sellers, and investors with clarity and confidence.

Whether you're purchasing, upgrading, downsizing, or maximizing equity, my mission is simple: simplify the process, reduce stress, and deliver the strongest possible outcome.

This isn't just a transaction - this is your future, and I'm here every step of the way as your trusted real estate advisor for life.



SCAN TO CHECK OUT
MY LATEST WORK



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THE CONNECT TEAM

YOUR LOCAL REAL ESTATE EXPERTS

ABOUT THE TEAM

AT CONNECT, WE ARE MORE THAN A BROKERAGE. WE ARE A POWERHOUSE TEAM BUILT TO WIN FOR OUR CLIENTS! WHEN YOU WORK WITH US, YOU GAIN MORE THAN JUST ONE AGENT. YOU GAIN THE STRENGTH OF AN ENTIRE NETWORK WORKING BEHIND THE SCENES. OUR TEAM COMBINES STRONG MARKETING, SKILLED NEGOTIATION, AND SMART STRATEGY TO HELP POSITION YOU FOR SUCCESS.

FROM EXPERIENCED LEADERS WHO HAVE MASTERED CONTRACTS AND NEGOTIATIONS TO NEXT-GENERATION AGENTS LEADING IN DIGITAL MARKETING AND TECHNOLOGY, OUR TEAM BLENDS EXPERIENCE WITH INNOVATION TO DELIVER RESULTS THAT MATTER.

WHAT TRULY SETS US APART IS OUR COMMITMENT TO THE COMMUNITY. THROUGH YEAR-ROUND EVENTS, LOCAL INVOLVEMENT, AND A GENUINE PASSION FOR HELPING OTHERS, CONNECT REALTY IS PROUD TO BE A TRUSTED PARTNER FOR ALL YOUR REAL ESTATE NEEDS.



CONNECTING YOU TO YOUR NEW HOME

THEHOUSECONNECT.COM

my signature HOME BUYING PROCESS



1

STEP ONE

CONSULT & BUYER AGREEMENT

We'll start with a consultation to discuss your home-buying goals, budget, and preferred location. After that, we'll create a Buyer Agreement that covers our partnership, your needs, and my compensation. This agreement guarantees my commitment to prioritizing your needs and offering clear, supportive guidance throughout the process.

2

STEP TWO

LENDER & PRE-APPROVAL

After we set up your home-buying plan, I'll connect you with reliable lenders for pre-approval. This will clarify your budget and strengthen your negotiating power. Pre-approval signals to sellers that you're financially prepared, making the process smoother and more confident for you.

3

STEP THREE

BEGIN YOUR HOME SEARCH

With your pre-approval ready, we'll start a customized home search. I'll leverage my local knowledge to find properties that match your preferences and budget, while keeping you informed about market trends and neighborhoods. This way, you'll feel confident and supported throughout the process.

4

STEP FOUR

HOME SHOWINGS

Once we've narrowed down your choices, I'll schedule showings for you to visit each property. We'll review the condition, layout, and neighborhood features together. I'll offer expert advice and answer your questions to help you feel confident in your decision.

5

STEP FIVE **WRITE AN OFFER**

When you find a home you love, I'll help you make a strong offer. We'll assess the property's value, your budget, and key negotiation points. I'll work with you to craft an offer that maximizes your chances of success and aligns with your goals.

6

STEP SIX **ESCROW & LOAN APPLICATION**

Once your offer is accepted, we open escrow and the transaction officially moves forward. Your earnest money deposit is submitted at this stage and held securely in escrow while you complete your formal loan application and provide any required documents to your lender.

7

STEP SEVEN **INSPECTIONS & NEGOTIATIONS**

We'll schedule inspections to thoroughly evaluate the property's condition and if any concerns arise, I'll negotiate repairs or appropriate resolutions on your behalf while coordinating timelines and communication with all parties involved.

8

STEP EIGHT **APPRAISAL & INSURANCE**

A professional appraiser will evaluate the property to ensure its value matches the loan amount. I'll also help you secure homeowner's insurance to protect your investment.

9

STEP NINE **CLEAR TO CLOSE & FINAL WALK-THROUGH**

We'll coordinate with the lender and title company to make sure all documents are complete and there are no issues before closing. I'll also arrange a final walk-through to confirm that the seller has met any agreed-upon repairs or conditions.

10

STEP TEN **CLOSING & HOMEOWNERSHIP**

Congratulations! At closing, you'll sign the final documents, pay any remaining costs, and get the keys to your new home. This is the exciting moment you officially become a homeowner!



WHY YOU NEED A BUYER'S AGENT

IN TODAY'S REAL ESTATE MARKET

Buying a home is a big decision, and you don't have to do it alone. I'm here to protect your best interests, simplify the process, and help you move forward with confidence.

WHAT I HANDLE FOR YOU

•FINANCIAL ASSESSMENT AND PRE-APPROVAL:

We'll review your finances, set a budget, and help you get pre-approved, giving you a stronger position in negotiations.

•NEEDS AND WANTS EXPLORATION:

We'll discuss your lifestyle needs and preferences to narrow your search and find the perfect home.

•MARKET ANALYSIS AND STRATEGIC SEARCH AND WINNING OFFERS:

Using my deep knowledge of the market, I'll identify properties that match your criteria and budget.

•PERSONALIZED TOURS AND INSIGHTS:

Enjoy personalized tours with insights into local amenities, schools, and neighborhood trends.

•NEGOTIATION POWERHOUSE:

As a skilled negotiator with local trend knowledge, I'll craft strategic, compelling offers.

•DISCLOSURES EXPLAINED:

I'll simplify complex legal language in disclosures for you.

•INSPECTION REPORTS DEMYSTIFIED:

I'll clarify technical inspection reports and use them for negotiating repairs or price adjustments.

•MARKET INSIGHTS AND TRENDS:

Stay informed about local market trends for data-driven decisions.

•PAPERWORK MANAGEMENT:

I'll handle all necessary documents, ensuring a smooth transaction.

•COMMUNICATION AND COORDINATION:

I'll manage all communication with sellers' agents, inspectors, and other parties, keeping you informed.

•PROBLEM-SOLVING AND ANTICIPATION:

My experience allows me to foresee potential hurdles and develop solutions.

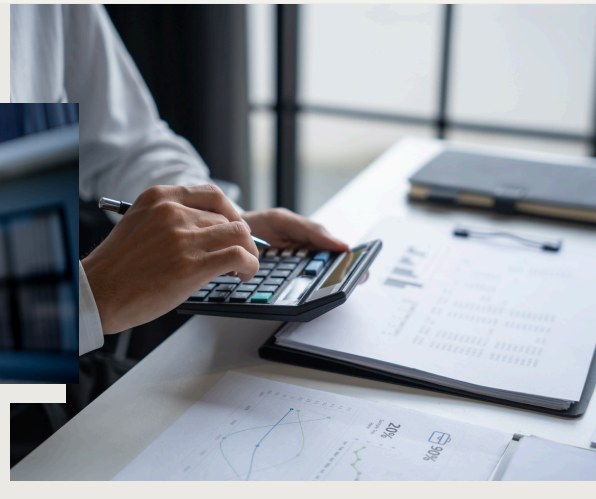
•CLOSING COORDINATION:

I'll guide you through the closing process, ensuring you understand all documentation.

•POST-CLOSING SUPPORT:

I'm here to assist and answer questions related to your new home even after closing. With my expertise and dedication, you can confidently navigate the market, secure your dream home at the best price, and enjoy a stress-free journey.

Typically, you won't incur direct commission costs, as the seller usually covers the commission for both agents. However, if the seller doesn't offer a commission, we can negotiate my fees into the purchase terms to ensure my services are covered while helping you secure your dream home at the best possible price.



LENDER & PRE-APPROVAL

FINANCING

PREPARING FOR YOUR HOME LOAN

Before starting your home search, the first step is speaking with a trusted lender and getting pre-approved. This gives you a clear understanding of your buying power, estimated monthly payment, and upfront costs so you can shop confidently.

WHAT IS PRE-APPROVAL?

A pre-approval is a written confirmation from a lender showing how much you qualify to borrow based on your financial profile, including:

- Credit score
- Income
- Debt-to-income ratio
- Employment history
- Assets and savings

WHY PRE-APPROVAL BENEFITS YOU?

- Shows sellers you are serious and financially qualified
- Strengthens your negotiating position
- Helps you compete in multiple-offer situations
- Prevents you from shopping outside your true budget
- Speeds up the loan process once your offer is accepted

GETTING PRE-APPROVED PUTS YOU IN A STRONG POSITION AS A SERIOUS, READY-TO-GO BUYER WHICH IS EXACTLY HOW WE WANT TO ENTER THIS MARKET.

COMMON LOAN TYPES

and qualifications

Don't worry about choosing the right loan on your own.
Your lender will guide you based on your goals and financial situation.

CONVENTIONAL	For most borrowers, typically require 20% down.	Credit score generally required: 620 or higher
FHA Federal Housing Administration	For borrowers with no or lower credit scores and down payments	Credit score generally required: 580 or higher
VA Department of Veterans Affairs	For veterans and eligible military members.	Credit score generally required: 580 or higher
USDA U.S. Department of Agriculture	For borrowers in rural areas	Credit score generally required: 640 or higher.
ADJUSTABLE-RATE	For borrowers who expect short-term homeownership or believe interest rates will decrease.	People planning short-term ownership or expecting income increases may consider ARMs.



KNOW YOUR NUMBERS



WHAT'S YOUR BUDGET?

Questions to Ask Your Lender

Before you begin touring home, make sure you understand your financing. Here are a few important questions to ask:

- What will my estimated monthly payment be?
- How much do I need for my down payment?
- What are my estimated closing costs?
- Which loan program is best for me?
- What is my interest rate and APR?

WHAT TO BUDGET FOR?

After OFFER Acceptance:

- Earnest Money Deposit (EMD): typically 1–3% of the purchase price (applied toward your purchase)
- Home Inspection: about \$400–\$700 depending on the home
- Appraisal: around \$500–\$800

At Closing:

- Remaining Down Payment: (minus the EMD already applied)
- Closing Costs: fees required to complete the transaction, including lender fees, escrow, title, appraisal, taxes, and insurance. (2–3% of purchase price)

After Closing:

- Moving expenses
- Utility setup
- Repairs or upgrades
- Ongoing maintenance & unexpected expenses

As your Realtor, my goal is to help you save money wherever possible. I'll always work to negotiate for some, if not all, of your closing costs to be covered through seller credits or other strategies to help reduce your out-of-pocket expenses.

your HOME PREFERENCES

Understanding your preferences is crucial. It helps us focus on properties that align with your needs and tailor our approach for a more efficient and successful home-buying process.

What factors will influence your home buying decision?

- Neighborhood:

- Schools:

- Size:

- Location:

needs

wants

- Any deal-breakers?
- Are you looking for your forever home or more of a starter home?
- Are you open to doing renovations or does it need to be move-in ready?
- When are you hoping to move?
- Are you currently renting? If so, when does your lease end?
- What price range are you comfortable with?
- Are you already pre-approved?

crafting A WINNING OFFER

WINNING ISN'T JUST ABOUT PRICE - IT'S ABOUT STRATEGY.

When you find the right home, we prepare a strategic offer designed to make your offer stand out while protecting your interests.

YOUR OFFER MAY INCLUDE:

- A COMPETITIVE PURCHASE PRICE
- STRATEGIC CONTINGENCIES AND TIMELINES
- STRONG FINANCING TERMS OR PRE-APPROVAL
- INCREASED EARNEST MONEY DEPOSIT
- FLEXIBLE CLOSING TIMELINES

I analyze the property, review comparable sales, and communicate with the listing agent to understand what matters most to the seller. This allows us to structure an offer that is both competitive and smart.

My goal is to help you win the home while protecting your investment



AFTER YOU SUBMIT AN OFFER

THE SELLER COULD...

WE CAN THEN...

1

- ACCEPT THE OFFER 🤝
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

2

- ACCEPT THE OFFER 🤝
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

3

YOU CAN NEGOTIATE AS MUCH AS NEEDED UNTIL YOU REACH AN AGREEMENT OR SOMEONE DECIDES TO WALK AWAY



YOU'RE IN ESCROW

now what

BEYOND THE OFFER

Once your offer is accepted, the home enters escrow, where a neutral third party securely holds all funds and important documents while each step of the transaction is completed.

WHAT HAPPENS DURING ESCROW

- Earnest money deposit is submitted to escrow and held securely
- Inspections are completed to evaluate the condition of the home
- Your lender finalizes the loan and verifies financial documents
- The appraisal is ordered to confirm the home's value
- Title and insurance are prepared to ensure clear ownership
- Final loan approval is issued before closing

Throughout escrow I coordinate timelines, communicate with all parties, and negotiate on your behalf if any issues arise. My role is to ensure everything stays organized, on schedule, and moving smoothly toward closing day.

HOME INSPECTIONS

and negotiations

Once we are in escrow we schedule inspections to evaluate the condition of the property. Inspections help uncover potential issues so you can make an informed decision about the home.

COMMON INSPECTIONS MAY INCLUDE:

- General home inspection
- Pest or termite inspection
- Roof inspection
- Sewer line inspection
- HVAC inspection

A TYPICAL
INSPECTION
PERIOD IS
BETWEEN 10-15
DAYS

WHAT HAPPENS AFTER A HOME INSPECTION?

After inspections are completed we review the reports together. If concerns are discovered, I will negotiate repairs, credits, or solutions with the seller to protect your investment.

My job is to help you understand the findings and guide you through the best path forward.

HERE ARE YOUR OPTIONS IF ANY PROBLEMS ARE DISCOVERED

REQUEST REPAIRS

Ask the seller to fix the issues before closing.

NEGOTIATE CREDIT

Request a price reduction or credit to cover repair costs.

ACCEPT AS-IS

Decide to accept the home without any further negotiations or repairs.

WALK AWAY

If the issues are too significant, you have the option to back out of the deal.

APPRAISAL AND INSURANCE

HOME APPRAISAL

Your lender will order an appraisal to determine the home's fair market value. A licensed appraiser evaluates the property based on its condition, size, location, and recent comparable sales. This step ensures you're not overpaying and protects the lender's investment.

IF THE APPRAISAL COMES IN AT OR ABOVE SALE PRICE:

- the loan proceeds as planned and closing can begin

IF THE APPRAISAL COMES IN BELOW SALE PRICE THE BUYER HAS THE FOLLOWING OPTIONS TO CONSIDER:

- renegotiate, request reconsideration, cover the difference, or cancel

PROPERTY TITLE SEARCH

A property title search is the process of examining public records to determine the legal ownership and any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. Homeowner's insurance is important because it provides financial protection against losses or damage to your property, liability coverage, is often required by mortgage lenders, and provides peace of mind.

FINAL STEPS TO *Homeownership*

FINAL WALK THROUGH:

A final walk-through is typically completed 1–2 days before closing to confirm the home is in the agreed-upon condition and any negotiated repairs have been completed.

CLEAR TO CLOSE/FINAL LOAN APPROVAL:

Your lender will complete the final review of your loan and issue a “Clear to Close,” confirming that all financial conditions have been satisfied and documents are ready for signing.

CLOSING DISCLOSURE:

You will receive your Closing Disclosure at least three days before signing. This document outlines your final loan terms and closing costs and should be reviewed carefully.

PREPARE FOR SIGNING:

Before closing, make sure you have the following ready:

- Government-issued ID
- Proof of homeowners insurance
- Certified funds or wire transfer for closing costs
- Any final documents requested by your lender

SIGNING APPOINTMENT (NOTARY):

You will meet with a notary to sign the final loan and escrow documents. The notary verifies your identity and witnesses the signing of the paperwork required to transfer ownership.

CLOSING DAY:

Once all documents are signed and escrow has received all required funds, the transaction is recorded with the county. This is when ownership officially transfers and you receive the keys to your new home.

Welcome home. This is where your next chapter begins!





trusted
HOME SERVICE
REFERRALS

Finding the right professionals for your home can be overwhelming, but I've got you covered! I have a network of trusted service providers for everything from home inspections and repairs to landscaping and staging—available upon request.

RESIDENTIAL & COMMERCIAL PAINTING COMPANY

One trusted service provider I recommend is **Pro Performance Painting Service Inc.**, a family-owned company known for quality workmanship and reliable service. From interior updates to boosting curb appeal, they're a great resource when preparing a home for sale or move-in.

Pro Performance Painting is a trusted, 5-star rated company on Yelp and Google, known for quality work and exceptional customer service. Check out their website for more info.



scan here



619.980.0978

properformancepainting.com

BUYER'S AGENT *compensation*

HOW BUYER REPRESENTATION *works?*

When you hire me as your buyer's agent, you're gaining a skilled negotiator, strategist, and dedicated advocate committed to protecting your interests from offer to closing. Buyer agent compensation is typically 2-3% of the purchase price and is often paid by the seller as part of the transaction. Compensation is handled transparently through a written agreement and reviewed together before submitting any offer.

COMPENSATION SCENARIOS

- Seller Offers Full Compensation - In many cases, the seller covers the buyer agent compensation as part of the transaction.
- Seller Offers Partial Compensation - If a seller offers less, we can negotiate, structure the offer strategically, or discuss options to bridge the difference.
- Seller Offers No Compensation - If no compensation is offered, we'll review your options together before moving forward so there are no surprises.

WHY THIS MATTERS

Professional buyer representation helps:

- Protect your deposit and contract terms
- Strengthen your negotiating position
- Reduce risk throughout escrow
- Ensure you're fully guided every step of the way

YOU DESERVE CLARITY, STRATEGY, AND STRONG ADVOCACY
WHEN MAKING ONE OF THE BIGGEST INVESTMENTS OF YOUR LIFE.

WHAT IT MEANS TO WORK *together*

I am so thrilled to help you find your dream home and provide exceptional service throughout your homebuying journey. Please note, the "Buyer Representation and Broker Compensation Agreement" (BRBC) is to be reviewed and signed in order for us to move forward with any services. This Agreement outlines the terms between the buyer and broker for purchasing real estate and it details the services provided throughout the entire homebuying process. **Below is a breakdown of its key points:**

CORE SERVICES:

- Property Search and Acquisition: Find and secure the best properties.
- Market Analysis and Insights: Provide market data for smart decisions.
- Access to exclusive off-market listings.

CLIENT SUPPORT AND GUIDANCE:

- Property Showings: Arrange and conduct viewings.
- Offer Strategy and Negotiation.
- Transaction Management through the buying process.

COMPREHENSIVE CLIENT CARE:

- Support with inspections and evaluations.
- Financial planning assistance.
- Closing services and post-sale support.

DEDICATED PARTNERSHIP:

- Acting as a trusted advisor throughout the home-buying journey.
- Open and Timely Communication.

CLIENT EXPECTATIONS:

- Be accessible and responsive for property showings and decision making.
- Provide accurate financial information, including mortgage pre-approval.

EXCLUSIVE REPRESENTATION

- The BRBC agreement emphasizes the importance of an exclusive representation agreement which ensures my full commitment to your home search.

By signing the attached BUYER REPRESENTATION AND BROKER COMPENSATION AGREEMENT, YOU confirm that you have read, understood, and agree to the terms and conditions.

I am so excited to start working with you!

CONNECT REALTY

YOUR LOCAL REAL ESTATE EXPERT

Thank you for considering me to be a part of your home-buying journey! I'm here to guide you every step of the way, from start to finish. If you have any questions or need further assistance, don't hesitate to reach out. Your dream home is just around the corner, and I'd be excited to help you find it!



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