A GUIDE FOR

BUYERS

ALL THE DETAILS YOU NEED TO
SUCCESSFULLY BUY A HOME

ONE LEGACY PARTNERS LLC
Chiara Crisanti
KELLERWILLIAMS. REALTY

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HI, I'M CHIARA

AND I BELIEVE IN HOME

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WELCOME

Home is more than just a physical space. It's where you've created countless memories, shared moments with loved ones, and where you feel most comfortable.

When it comes time to buy a new home and begin a new chapter, the process can oftentimes feel overwhelming. Buying a home can be an emotional journey, and it's understandable to feel apprehensive.   Rest assured that together, we can help you navigate the process with ease. We'll outline the process and create a plan together, so you don't have to do any of the heavy lifting.

From setting a budget, to finding the right neighborhood, negotiating the best terms for you & creating a smooth close, this booklet will be your guide.

Chiara Crisanti

THE LIFE YOU'VE BEEN DREAMING OF

starts at your new front door

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Chiara Crisanti

Chiara Crisanti

REALTOR® & Buyer Advocate

I know buying a home can feel like a big step, and my goal is to make it feel easier, clearer, and less overwhelming. I'll walk you through finding the right home, crafting a strong offer, negotiations, inspections, and closing with honest guidance and consistent communication, so you always know what's happening and what comes next. My focus is helping you feel confident in every decision while working toward finding the perfect place to call home.

THE NUMBERS

BACKED BY KELLER WILLIAMS ONE LEGACY PARTNERS

#1 — HISTORIC SALES VOLUME

KW One Legacy Partners achieved the highest annual sales volume of any brokerage in Flint Hills MLS history.

#1 — FLINT HILLS MLS VOLUME

8.8% Market Share
Ranked first in total sales volume for 2025.

#1 — FLINT HILLS MLS UNITS

8.2% Market Share
Ranked first in total units for 2025.

#1 — SUNFLOWER MLS VOLUME

11.6% Market Share
Ranked first in total sales volume for 2025.

#1 — SUNFLOWER MLS UNITS

13.0% Market Share
Ranked first in total units for 2025.

Market share shows how much of the total real estate activity in a market was handled by a **brokerage**. These rankings show that KW One Legacy Partners had a **leading presence** in both Sunflower MLS and Flint Hills MLS in 2025.

The 2025 reports support that KW One Legacy Partners **ranked #1** in Flint Hills MLS by total volume at **8.8% market share** and **#1** by total units at **8.2% market share.** They also support **#1** in Sunflower MLS by total volume at **11.6%** and total units at **13.0%**.

Per Flint Hills MLS / BrokerMetrics reporting.

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You find the home that feels right. I'll help you navigate everything that comes with it.

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Why Hire Me?

Buying a home is a major investment, and having the right agent beside you can make a meaningful difference in both your experience and your outcome. You deserve someone who will look out for your interests, communicate clearly, and help you make informed decisions from the very beginning.

My role goes beyond finding homes and scheduling showings. I help you understand the market, recognize value, evaluate properties beyond what you see online, and build a strong offer when you find the right home. I'll negotiate on your behalf, help you navigate inspections and appraisal, keep track of important deadlines, and make sure you understand your options before making decisions.

Throughout the process, I'll stay one step ahead so you're not left wondering what happens next. My goal is to protect your interests, advocate for what matters to you, and give you the information and guidance you need to buy with confidence, from our first conversation to the keys in your hand!

There's no prize for finding a home the fastest. We'll take the time to find the right one, one that fits your needs, your priorities, and the life you want to build there.

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TAKE THE STRESS OUT OF

buying

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SUCCESSFUL BUYING PROCESS

I know that buying a new home can be stressful...

But it doesn't have to be. Instead it can be the glorious start to a new chapter. The anticipation of creating new memories in a home that better serves your needs. We're here to help you determine your budget, find the perfect neighborhood & hear ***"offer accepted!"***

Moving to a new home is exciting and I can't wait to help you every step of the way.

SET YOUR BUDGET

GET PRE-QUALIFIED

FIND YOUR HOME

MAKE AN OFFER

INSPECTION PERIOD

CONTINGENCY REMOVAL PERIOD

CLOSE ON THE HOUSE (AND CELEBRATE)

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HOW DOES A REAL ESTATE TRANSACTION WORK?

BUYER | **Buyer's Realtor** | **Seller's Realtor** | **SELLER**

LOAN EVALUATION
Before making an offer, talk with a few lenders to determine your budget.

FIND YOUR DREAM HOME!

OFFER PRESENTED
Buyer's realtor presents offer to seller's realtor, who conveys it to seller

PURCHASE NEGOTIATION
Sales price, terms and contingencies are negotiated & agreed upon

SALES AGREEMENT EXECUTED

SELLER'S DISCLOSURES
Sellers provide disclosures that may materially effect the value

GOOD FAITH DEPOSIT
Buyer submits earnest deposit to title company which is held in earnest

INSPECTION PERIOD
Buyer begins 10-day inspection period & submits repair requests

LOAN APPLICATION PROCESSED & APPRAISAL ORDERED

TITLE SEARCH
Concurrent with loan process, closing agent confirms seller has clear right to sell property & establishes fact, such as whether there are any restrictive covenants on the use of the property

CONTINGENCIES SATISFIED
One financing is complete, inspection repairs made, appraisal complete, contingencies are dropped off.

CLOSING DOCS ISSUED
Lender provides load estimate & closing disclosures detailing all terms & costs

FINAL WALK THROUGH
1-2 days prior to closing, buyer confirms that the home is the same condition as when purchased & all agreed upon repairs have been made

TRANSACTION CLOSED

SETTING YOUR BUDGET

I know... the dreaded B word. But having a clear budget will make this process SO MUCH EASIER. Start by meeting with a lender to finalize numbers, but first, consider what monthly payment feels comfortable for you. A good rule of thumb: keep your mortgage under 1/3 of your take-home pay. However, there are exceptions depending on your life stage:

- Early in your career? You might stretch your budget slightly. For example, young professionals, like new attorneys, could overextend a bit, knowing their income is likely to grow.
- Near retirement or on a fixed income? Stick to a more conservative budget to ensure financial stability.

BUILD YOUR TIMELINE

Are you renting? Do you need to sell your current home? Closings typically take 30 days, so line up your dates to be sure they work for you.

If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes. This allows for me to best negotiate a Buyer Contingency, meaning that your new home purchase is contingent on your current home selling. As an agent, I need to be able to show the sellers we're ready to go to market 'overnight' so we don't delay the closing process.

If you're renting, know that your first mortgage payment isn't usually due for 45-60 days AFTER close of escrow, which helps you not double up on rent and mortgage payments.

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TIMELINE

BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down

MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you are comfortable paying for

SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

OFFER ACCEPTED!

- Deposit earnest money
- 10-day inspection period
- Appraisal

CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund

MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!

WISH LIST

Buying a new home is so much fun, and this is the part where you daydream about all the possibilities. I like to remove all constraints of budget and location and write down ALL the things I'd love to have inside my home. Not gonna lie, my list is fairly epic, but it makes me happy to think about all the possibilities.

After I've filled my mind with all the possibilities, I start sorting them and ranking them in order of importance, narrowing it down to 3-5 must-haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't.

We'll refer to this list when we're out looking at homes. If a pool is on your MUST-HAVE list, then we're only going to walk homes that have pools OR are priced in a way that allows you to immediately put one in. This ends up saving everyone so much time AND ensures you get what you really want.

NEW HOME WISH LIST

BATHROOMS

KITCHEN

BACKYARD

FAMILY ROOM

FRONT ENTRY

BEDROOMS

MISCELLANEOUS

Why Hire an *A*gent?

Unrepresented consumers account for 70% of all real estate lawsuits.

Are you required to have a real estate agent to purchase a home? No. But you're also not required to have a professional cut your hair, so why do you pay someone to do that? Because you don't want to walk around with your hair a mess, right?

Buying a home is often one of the biggest financial investments you'll make in your lifetime. A lot can go wrong and unfortunately, it can go REALLY wrong if you don't know what you're doing.

Agent Compensation

Inside real estate transactions there are typically two agents involved. One agent represents the seller, the other agent represents the buyer. Each agent works to create circumstances that are agreeable to their clients.

Typically, seller's offer 3% of the purchase price to their agent and 3% to the buyer's agent. New NAR regulations prohibit us from offering a buyer co-broke inside the MLS, but it is still recommended that seller's offer a co-broke to a buyer's agent, here's why:

- **It makes their listing more appealing.** Buyers face a lot of upfront costs when purchasing a home, seller's covering this cost allows buyers to afford more.
- **It creates a smoother transaction.** A represented buyer is a buyer that is educated with an agent working to make sure we get everyone to the closing table.

Sellers are not required to offer a buyer's agent co-broke, this means buyers need to be prepared to pay their agent out of pocket if need be. As a buyer's agent, it is my job to seek best circumstances for your purchase, which is why we'll try to negotiate a seller paid commission structure.

-Chiara

DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 5% down. It's important to be clear on this number as it will impact your monthly payment. You'll also need to have your Earnest Money on hand as well. Typically buyers put 1% of the purchase price down as earnest money. I'll break down your earnest money in just a bit, but know that you're earnest money will be added to your down payment on closing day.

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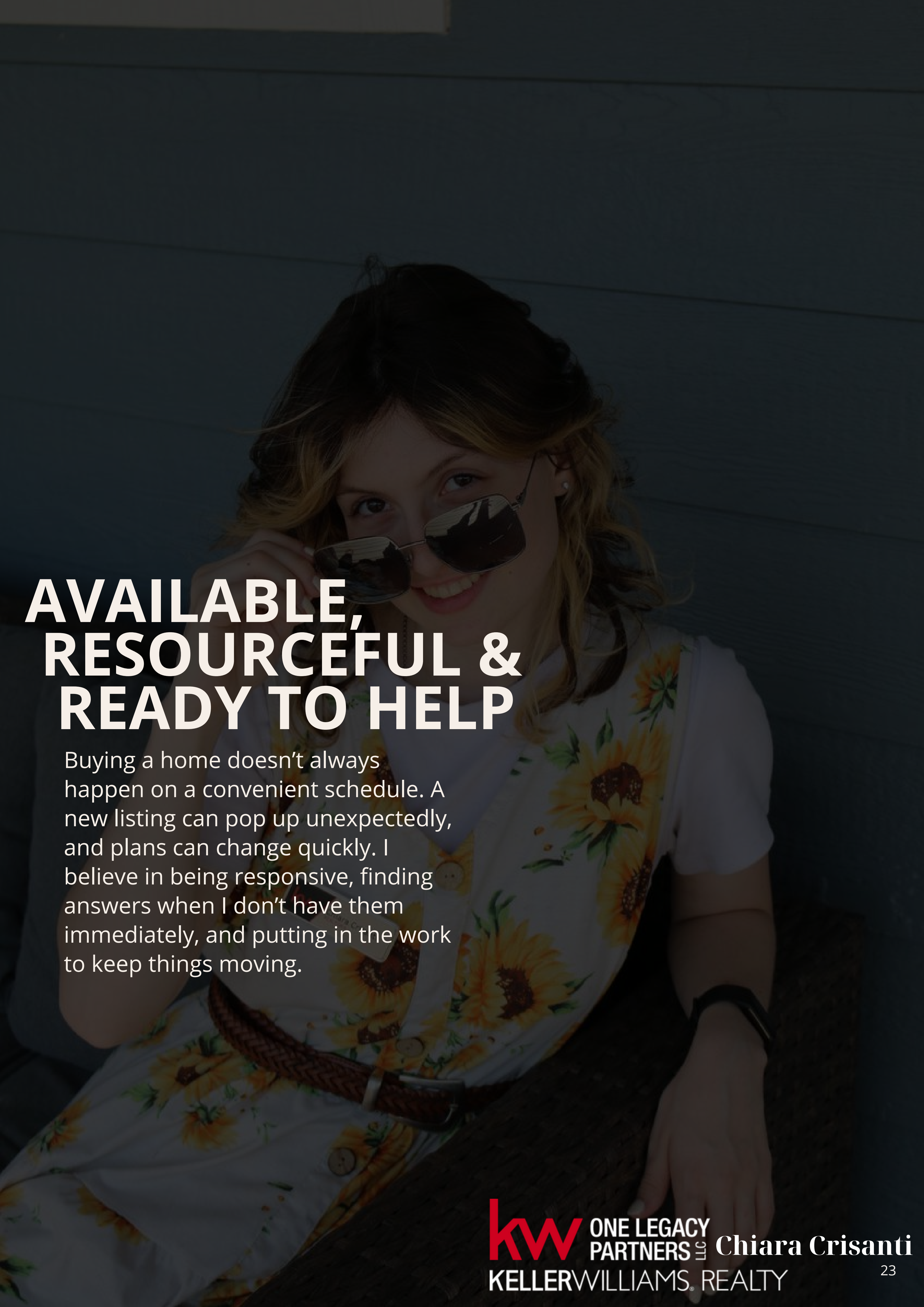
MEET WITH YOUR LENDER

Now that you have a clear idea on what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Depending on your price point (usually luxury listings), Listing Agents will require proof of funds prior to showings. This ensures sellers aren't prepping their home for showings for buyers that aren't in a position to buy.

Your pre-approval will be submitted with any offer so the sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.

NOTES



AVAILABLE, RESOURCEFUL & READY TO HELP

Buying a home doesn’t always happen on a convenient schedule. A new listing can pop up unexpectedly, and plans can change quickly. I believe in being responsive, finding answers when I don’t have them immediately, and putting in the work to keep things moving.

I USE A VARIETY OF STRATEGIES AND TOOLS TO HELP YOU FIND YOUR PERFECT HOME, MAKING SURE YOU HAVE ACCESS TO THE BEST OPTIONS ON THE MARKET.

SET UP YOUR HOME SEARCH

Now it's time to start shopping for your new home! We'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means anytime a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.

Remember when walking homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.

And finally, there are almost always cameras, so save any talk of pricing for after the showing.

YOU'RE UNDER CONTRACT...

Now What?

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

01 **EARNEST DEPOSIT**

02 **INSPECTION**

03 **APPRAISAL**

THE DETAILS...

01	EARNEST DEPOSIT: Your earnest deposit is typically 1% of the purchase price. Once all contingencies are met, your earnest money will be non-refundable and will be applied towards your down payment.
02	INSPECTION PERIOD: This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home.
03	APPRAISAL: Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.

10-DAY

Inspection Period

This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home. You can google some options or I'm happy to share a few companies I've worked with in the past, but who you use as your inspector is your decision. The inspector will climb into the attic, check the a/c, run all the faucets, check all the electrical and look for anything that is out of order. They'll then provide you with a full report that is often dozens of pages long — you want them to be thorough! They'll point out everything that is in working order and everything that is not. Once the inspection is done, you'll have an opportunity to ask the seller to repair or replace anything that isn't working properly. Let it be noted, you cannot ask for things that are working properly to be repaired or replaced. If buyer and seller cannot come to an agreement during this due-diligence period, buyer has the opportunity to cancel the contract and receive a full refund of their earnest money.

APPRAISALS

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HOME APPRAISALS ENSURE ACCURATE VALUE,GUIDING FAIR AND INFORMED REAL ESTATE DECISIONS

Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal and if the home doesn’t appraise for the purchase price buyers and sellers have a few options. The buyer can exercise their right to cancel the contract and receive an full refund of their earnest money, or buyer and seller can renegotiate on the price or buyer can bring the difference between the appraisal amount and loan amount in cash to the closing table to bridge the gap.

Once the appraisal contingency has been met, the buyer’s earnest money is typically what we call, ‘hard.’ This means that should you decide to cancel the contract, you will not receive a refund of your earnest money deposit.

PERSONABLE, DEPENDABLE & GENUINELY INVESTED

You're not just another transaction on my calendar. I take the time to get to know what matters to you and remember the little things along the way. I want working together to feel personal, comfortable, and like you have someone in your corner who genuinely cares about the outcome.

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OTHER CONTINGENCIES

If you're selling your current home in order to buy your new home, you'll have this contingency as well that needs to be fulfilled before your earnest money goes hard. We'll go over all of these dates so you know exactly what is expected of you and the sell of your home.

FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. It is also of the upmost importance that you refrain from any other major purchases that could impact your financing. This would be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Hang tight until we close on your dream home and then you have full reign to get that home furnished or buy that new car.

Final Walk Through

This occurs 2-4 days prior to close and is your chance to walk the home one last time to ensure that all of the repair requests have been completed and that the house is in the same condition as when you bought it. It's normal to see boxes stacked in the garage because sellers are moving too! If everything looks good, you'll sign paperwork accepting the home's condition and we'll be on our way to a smooth close.

A RESOURCE FOR MORE THAN JUST THE HOME SEARCH

Buying a home comes with questions that go far beyond which house to choose. From understanding neighborhoods and property details to knowing who to call when you need an inspector, contractor, or other local professional, I can help connect you with the right resources along the way.

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CLOSING DAY

This is it, the big day!

Closing day is usually a collection of a few days. The Title Company will receive loan documents 3-5 days prior to close and you'll have two options: you can make an appointment to sign at the Title Company OR they'll send the documents to you with a notary to sign in the comfort of your own home. Either way is just fine, but you'll need to be sure if you're signing at home that there is time for documents to get back to the Title Company in a timely manner (this only comes into play if you're signing out-of-state). Both buyers and sellers usually sign all the documents a few days prior to close, so that on closing day, all that is left to do is send the title to record at the County Recorder's Office.

Your property is officially closed once the title has been recorded, then funding will follow. Depending on which day of the week and the time of day, sometimes funding doesn't happen until the next day. Banks often work on Eastern Time so if you've recorded late in the day on a Friday, you can expect it to fund on Monday.

Good news? Once it's funded we can release the keys to your new home to you!

What You
CAN EXPECT

I know this is about more than selling high and buying low and I can promise you that while there will be some bumps in the process, I'll be doing my best to help you avoid any delays or roadblocks. You can expect weekly phone calls with my trademark *tell it like it is* honesty & creative problem solving to get you where you want to go.

Chiara

I’LL DO MY HOMEWORK

Before we walk through the door, I want you to have context. I’ll research the property, review available history and information, and help identify things worth paying closer attention to so we can make the most of every showing.

I’LL TELL YOU WHAT I THINK

You’ll get my genuine perspective—not the answer that gets us to a closing fastest. If I notice something concerning, think a property is overpriced, or believe we should dig deeper before moving forward, I’ll tell you.

READY TO BUY?

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Each Office is independently owned and operated.

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