

A walk-through of the home buying process.



www.ApplyWithKrystal.com



ABOUT US



The Krystal Stearns Team is a high producing mortgage lender, averaging 50 closings a month with 0 turn down, while maintaining a white glove experience for all of our business partners and clients. Our headquarters is in Colorado, with offices in multiple states we proudly offer customized mortgage products to help clients buy, build, and refinance in all 50 states.

We are committed to providing the best products and the best service to our business partners. Our goal is to help our partners grow their businesses, while also pouring back in to the communities we serve.

Meet the Team



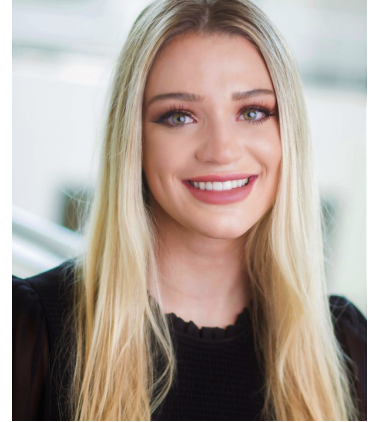
Krystal Stearns | Division Vice President



Andrew Deyo | Loan Partner



Randi Renkel | Loan Partner



Madison Cormier | Loan Partner



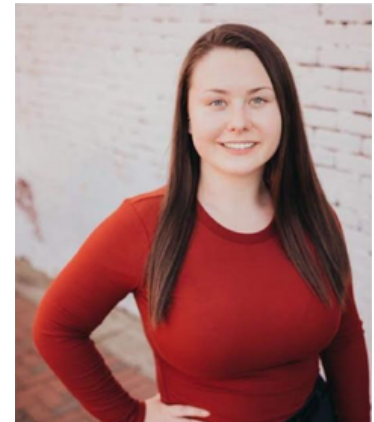
KC Stark | Loan Partner




Kyle Duke | Loan Partner



Kellie Vielhauer | Loan Partner



Kim Chinquee | Loan Partner



Why you should partner with the Krystal Stearns Team



Dedicated Team of Professionals

From loan officers to disclosures and everything in between, our staff is dedicated exclusively to assisting and meeting the needs of the clients of the Krystal Stearns Team.

Exclusive business solutions

As a Krystal Stearns Team partner, you will receive unique benefits designed to help you grow your business, including: Art of Homeownership, HomeBot, marketing assistance, complimentary social media training, and business strategy sessions.

Lending in all 50 states

The Krystal Stearns Team is not only ranked in the top 1% of all U.S. lenders, we are also licensed in all 50 states, ensuring we go wherever you go. In addition, when you choose to work with us, you work directly with us and are never referred to another loan officer.

Community Involvement

The Krystal Stearns Team is committed to pouring back in to the communities we serve and offers a donation to a charity of the clients' choosing with every loan closed through the Square One Project.

Square One

TogetherAtSquareOne.com

Krystal's devotion to recognizing those who have overcome seemingly impossible obstacles to make their dreams a reality and her desire to give back led to the creation of her own passion project, Square One.

Square One highlights people and small businesses that have grown from their own Square One and also provides an outlet to give back to the communities we serve.

Through this program, the Krystal Stearns Team provides specific charity options to each buyer and donates a percentage of their loan to their selected charity.



The Krystal Stearns Team is more than just a lender.

Innovative Loan Products

All In One Loan

Also known as an Accelerator Mortgage, All in One combines home financing and personal banking into one simple tool.

Construction Loan

Financing for the construction of a new home with as little as 5% down.

Doctor Loan

Doctors who are practicing or in residency may qualify for \$0 down payment with no mortgage insurance.

Vacant Land/Lot Loan

Options if you are looking to purchase a lot or land. Equity in the lot may be considered in future construction financing.

Investor Cash Flow

Built for borrowers seeking financing for investment properties utilizing the rental income to determine cash flow.

Jumbo Loan

Provides eligible borrowers access to financing up to \$5MM with down payments as low as 10%, and no mortgage insurance options are available.

Professional Loan

Home financing for established professionals for as little as 3% down. No monthly mortgage insurance options are available and can be used for purchase or refinance.

Traditional loan products with customized options

VA Loan

The Krystal Stearns Team is comprised of more than 40% military veterans and military spouses. We are passionate about our veterans and helping them achieve their dreams of home ownership. We understand the unique challenges that come with both military lending and PCS moves. VA loans can make it easier for veterans and their families to buy a home without down payment or private mortgage insurance. Loan options include unlimited loan amounts, with bank approval.

Classic Loan Products

Conventional Loan

Financing options that start at \$0 down and no private mortgage insurance.

FHA Loan

You can use FHA loans to buy a home, refinance your mortgage or renovate a home with as little as 3.5% down and less-restrictive credit requirements than many conventional home loans.

Testimonials

What our clients say

Manuel R.



"From beginning to end, Krystal and her amazing team made my home purchasing experience so easy for a military guy looking to find his first home. Any time I felt confused they took the time to call me and walk me through everything "She's the best!" simply isn't enough.

Travis Glenn



"Krystal Steans Team was referred to us by our realtor. We are a military family who started our home buying process while we were still stationed overseas. From pre-approval to closing, her team made the process so seamless and contacted us almost daily during the process. We would recommend them to anyone we know looking to buy a home."

Nicole W.



"As a first time homebuyer, I had a million questions and I cannot thank Krystal and her team enough. They were professional, knowledgeable, and went above and beyond to make sure I understood every step of the process. I will recommend them to all of my family and friends."

Blair L.



Krystal was absolutely amazing during our loan process. She really stepped up and helped us through some uncertain times. Thank you so much for everything you do and making our house buying dream become a reality. We did have a little trouble with our personal Mortgage lender but Krystal stepped in and smoothed everything out.



The Homebuying Process

The Krystal Stearns Team is here to walk you and your clients through every step of the home buying process

From Application to Closing and Beyond

As more than just a lender, we pride ourselves on offering our services to our business partners and clients before, during, and after the home buying process with unique solutions for building credit and progressing into building wealth



Northpointe Bank

Home Buying Timeline

1.GET PRE-APPROVED

Be sure to have the correct documentation on hand when you apply, and you can get pre-approved in minutes!



2.FIND A REALTOR

Researching beforehand can help you find an agent you trust and have a signed agreement within hours. We also partner with multiple agents nationwide and can provide recommendations for your unique situation.

3.FIND YOUR DREAM HOME

Having your offer accepted the same day is not uncommon, but if your home gets tied up in negotiations it could lengthen the process.



4.COMPLETE INSPECTIONS & APPRAISALS

Account for unexpected circumstances and order home inspections early.



5.WAIT FOR LOAN APPROVAL

Make sure that while you wait, you don't open any new accounts and continue paying all of your bills on time.



6.ARRANGE FOR CLOSING

Speed up the process by reviewing your closing paperwork beforehand and verifying how you can pay closing costs with your lender.



7.MOVE IN

Finally, you're able to relax in your new home!