



Guide To Buying

Shaping your buying journey with confidence, clear strategy, and a commitment to exceptional results.



REDEFINING REAL ESTATE

Launched in Philadelphia in 2003, the CCL brand was built on a simple idea: real estate should be handled with care, intention, and a higher standard of execution. That vision came from founder David Snyder, a Philadelphia native who set out to build more than a real estate business he built a team rooted in trust, relationships, and long-term client care.

Over time, that vision became the structure behind CCL. The team was built to give clients more than one point of support: shared local insight, collaborative strategy, operational systems, and agents who are backed by a larger network rather than working alone.

Today, CCL brings together experience, coordination, and thoughtful execution across Pennsylvania, New Jersey, Delaware, and Maryland. Powered by Keller Williams and KW Empower, every transaction benefits from the same focus that shaped the team from the beginning: strong guidance, elevated service, and outcomes that hold.

Powered by the World's Largest Real Estate Network

We operate within the Keller Williams ecosystem, the largest real estate franchise in the world by agent count, creating one of the most expansive professional networks in the industry. For buyers, that reach matters. It connects our team to agents, market insight, referral partners, and opportunities beyond a single office or local market, helping clients move with greater confidence wherever their search leads.

55+
COUNTRIES
AND
REGIONS

190K+
AGENTS
WORLDWIDE

1K+
MARKET
CENTERS



Leading Brokerage Across the Tri-State Region

We're built within KW Empower, the #1 brokerage in the country for units sold, total volume, and market share. Because our team works inside a high-production environment, we are constantly seeing how deals are being won, where buyer demand is shifting, and what strategies are working in real time. That perspective helps us guide each search with more precision, preparation, and confidence.

2025 PRODUCTION

5,864
CLOSED UNITS

2.39B
CLOSED
VOLUME

6,278
LISTINGS TAKEN



CCL By The Numbers

YEARS OF
EXPERIENCE

20+

2025 TOTAL
SALES

\$256M

2025
CLOSED UNITS

985

TOP 0.1% OF OVER 1 MILLION REAL ESTATE AGENTS NATIONWIDE

#5 IN THE NATION AMONG KW GROUPS BY UNITS CLOSED (2025)

#14 IN THE NATION AMONG KW GROUPS BY GROSS COMMISSION INCOME (2025)

#17 IN THE NATION AMONG KW GROUPS BY SALES VOLUME WITH \$253M CLOSED (2025)

PHILADELPHIA MAGAZINE TOP PRODUCER

BEST OF ZILLOW

BEST OF TRULIA

WALL STREET JOURNAL TOP TEAM

What The Right Representation Delivers

EXCLUSIVE REPRESENTATION

A buyer's agent works solely for you, not the seller, ensuring your needs and priorities come first. You receive objective guidance and support throughout the entire process.

OFF-MARKET ACCESS

Gain access to listings beyond what's publicly available, including off-market and pre-market opportunities through agent networks and relationships. This can provide a meaningful advantage in competitive markets.

MARKET INSIGHT

Benefit from in-depth knowledge of local pricing, trends, and neighborhood dynamics. This insight helps you make informed, confident decisions.

NEGOTIATION POWER

Your agent negotiates on your behalf, not just on price, but on terms and conditions that protect your interests and maximize value.

PROCESS MANAGEMENT

From scheduling showings to inspections and closing, your agent manages every step. This ensures a smooth and efficient buying experience.

PROPERTY INSIGHT

Understand the full picture of a property, including potential risks, future value, and necessary improvements so there are no surprises later.



The Process

DEFINE YOUR PRIORITIES



Clarify your must-haves, lifestyle needs, and non-negotiables so we can focus only on the right opportunities.



FINANCIAL READINESS

Secure a mortgage pre-approval, confirm your budget, and understand your monthly comfort zone before we viewing.



MARKET AWARENESS



Review recent sales and current listings to understand pricing, competition, and realistic expectations in your target areas.



PROPERTY SEARCH

Identify on- and off-market opportunities that align with your goals, timeline, and overall fit.



EVALUTATION & NEGOTIATION



Assess each property carefully and develop a strong offer strategy to protect your position and maximize value.



CONTRACT & CLOSING

Navigate contracts, inspections, and final steps with a clear, guided path to a smooth and successful closing.

Preparing Your Finances

A good starting point is purchasing within 3 to 5 times your annual household income. For most buyers, financing will shape both your budget and overall buying strategy.

YOUR BUDGET

Before moving forward, make sure your financial picture is clear and realistic.

- Review your credit report and address any errors
- Prepare key documents such as pay stubs, bank statements, and tax returns
- Determine a comfortable monthly payment, factoring in taxes and insurance

DOWN PAYMENT & EXPENSES

Once you understand your budget, plan for the upfront costs required to purchase a home.

- Down payment typically ranges from 0–20% of the purchase price
- Earnest money typically 3–5% of the purchase price, a good-faith deposit that demonstrates serious intent to purchase
- Closing costs typically range from 2–5% of the loan amount
- Home inspection: approximately \$500–\$750
- Appraisal: approximately \$500–\$600

PRE-APPROVAL & LENDERS

With your budget and financials in place, begin researching lenders and starting the pre-approval process. Comparing options helps you find the right loan and competitive rates. Getting pre-approved gives you a clear budget and strengthens your position when making an offer.

- Compare rates and request quotes from multiple lenders
- Ask about loan options such as VA, FHA, or other programs
- Get pre-approved and secure your approval letter





Offer Strategy

Price vs Terms

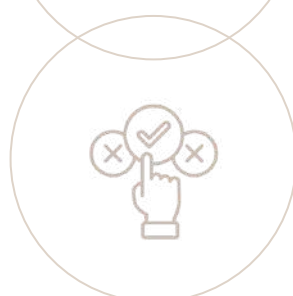
Balance purchase price with contract terms to strengthen your overall position.

We assess market value carefully and structure your offer to be competitive without overpaying.

Negotiation Approach

Navigate competitive environments calmly and decisively when demand is high.

We structure offers thoughtfully, including contingencies and deposits, to make them as strong and attractive as possible.



Multiple-Offers

Professional, measured communication designed to protect value and maintain momentum.

In competitive situations, we may use strategies such as escalation or flexible terms to strengthen your position.


Decision Support

Clear, objective guidance provided at every stage of the buying process.

From offer strategy to timing and positioning, you'll have the insight needed to move forward with confidence.


Contact us to
start the conversation



 CCL Real Estate Team




 ccl_re

 215.360.3236

 Concierge@cclre.com

 www.cclre.com

 728 S Broad St, 3rd floor
Philadelphia, PA 19146

