

YOUR GUIDE TO
HOMEOWNERSHIP

WITH
ELEVATE
MAINE REALTY

(207) 598-1000
christy@elevatemaine.com

YOUR PARTNER IN FINDING HOME

WHY ELEVATE?

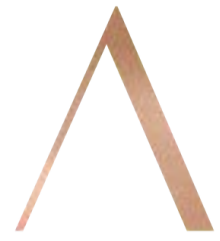
We help buyers, sellers, and investors in Maine achieve their real estate objectives through education and collaborative customer service. When you work with us, you can expect a client-focused approach centered around education, clear communication, and a willingness to go above and beyond for each of our clients, from luxury investors to first-time home buyers.

ELEVATE YOUR HOME BUYING EXPERIENCE

- **A Trusted Guide Throughout the Process:** From start to finish, we are by your side, ensuring a smooth and stress-free home-buying experience with expert guidance tailored to your needs.
- **Expert Negotiators Working to Get You the Best Deal:** Secure the most favorable price and terms. We advocate for your best interests every step of the way.
- **Access to a Network of Trusted Professionals:** From mortgage lenders and home inspectors to contractors and attorneys, we connect you with top industry professionals who can make the buying process simple and efficient.
- **Ongoing Support, After Closing:** Our relationship doesn't end at the closing table. We continue to be a resource for you, providing guidance, market insights, and professional recommendations whenever you need them.



OUR SUPPORT TEAM



Melanie Crane, Owner, Broker, and Realtor at Elevate Maine Realty, brings a unique blend of clinical social work, athletics, and real estate expertise to her clients. Her deep understanding of human behavior, honed as a Cognitive Behavioral Therapist and former Division I gymnast, allows her to provide unparalleled support throughout the real estate journey. Beyond her professional success, Melanie is dedicated to inspiring and uplifting others, sharing her wisdom on self-discipline, mindset, and resilience nationwide.

Michael K. Navarro, Owner, Broker, and Realtor, brings a philosophy of service from the kitchen to real estate, drawing from his experience as a former chef in culinary capitals like San Francisco, Madrid, and Washington DC. His background has shaped his approach as a dedicated advisor, focusing on maximizing exposure for sellers, guiding first-time buyers, and introducing the beauty of Maine to new residents. Michael's commitment to excellence and his ability to navigate negotiations with precision ensure his clients receive top-tier service at every step.



Amanda Dale, Director of Operations at Elevate Maine, plays a crucial role in the company's success by overseeing strategic planning and daily operations. With a strong background in business administration, she excels in optimizing processes, reducing costs, and ensuring legal compliance, all while supporting agents and managing client relationships. Her leadership and commitment make her an invaluable asset to Elevate Maine's continued success.

Mitchell Watson, Transaction Manager at Elevate Maine, brings a wealth of experience and a global perspective to his role, drawing from a distinguished 23-year Army career. Now settled in Maine, he applies his attention to detail and communication skills to ensure smooth real estate transactions. Also a licensed real estate agent, Mitchell is passionate about helping others build generational wealth through strategic investments.



I'M CHRISTY

CHRISTY KILTON ALLEY
ASSOCIATE BROKER

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My deep roots in Downeast Maine have shaped my lifelong appreciation for the region's natural beauty and distinctive culture. Having been born and raised here, I've never considered calling anywhere else home.

My educational journey began at Bowdoin College, where I earned bachelor's degrees in psychology and sociology, providing me with a strong foundation in human behavior and social dynamics. I later obtained my teacher certification from the University of Maine at Machias, further enhancing my ability to communicate effectively and guide others.

With over 20 years of experience as a licensed social worker and educational advisor, I've honed exceptional skills in listening, leadership, and communication. Known for my dependability and strong work ethic, I'm committed to providing outstanding customer service.

In addition to my career as a Realtor, I serve as the Early College Advising and Success Coordinator for the University of Maine System. I'm also actively involved in my community, volunteering with the Olympia Snowe Women's Leadership Institute and serving as a board member for the Maine Home Education Alliance. I live in Jonesport with my husband and son, while my two adult children reside nearby. In my free time, I enjoy spending time with family, attending my son's sporting events, photography, and reading.

I understand that buying or selling a home is a major life event, and I'm dedicated to making the process seamless and stress-free. I take the time to understand each client's unique needs, ensuring they receive expert guidance and exceptional results.

I love what I do, and my clients often tell me it shows. As a perfectionist, I prioritize organization and communication. Whether you're buying or selling a home or business, you need a broker who is professional, knowledgeable, responsive, and always puts your best interests first. With my experience, I'll guide you through every step of the process to ensure a smooth transaction.

Christy Kilton Alley



Testimonials

WHAT MY CLIENTS HAVE BEEN SAYING...



909 Mason Bay Road, Jonesport

Christy Kilton Alley was superb. She went above and beyond on every occasion. Her knowledge of the area and the properties was great. We were thrilled that she was referred to us. She was the perfect agent for our needs. Her follow up and communication were excellent. Her honesty and reliability were greatly appreciated. Don't hesitate in committing to her. She will not fall short!

samskyrentals ★★★★★

11 Fiddler's Green, Perry

Christy did a fantastic job. Although we were in 3 different states, she went out of her way to schedule video calls and walk through properties—often trekking through weeds, water, and woods. She provided us with local insight and helpful knowledge. We can't say enough positive things about Christy and highly recommend her for her enthusiasm and expertise.

jwhjones ★★★★★



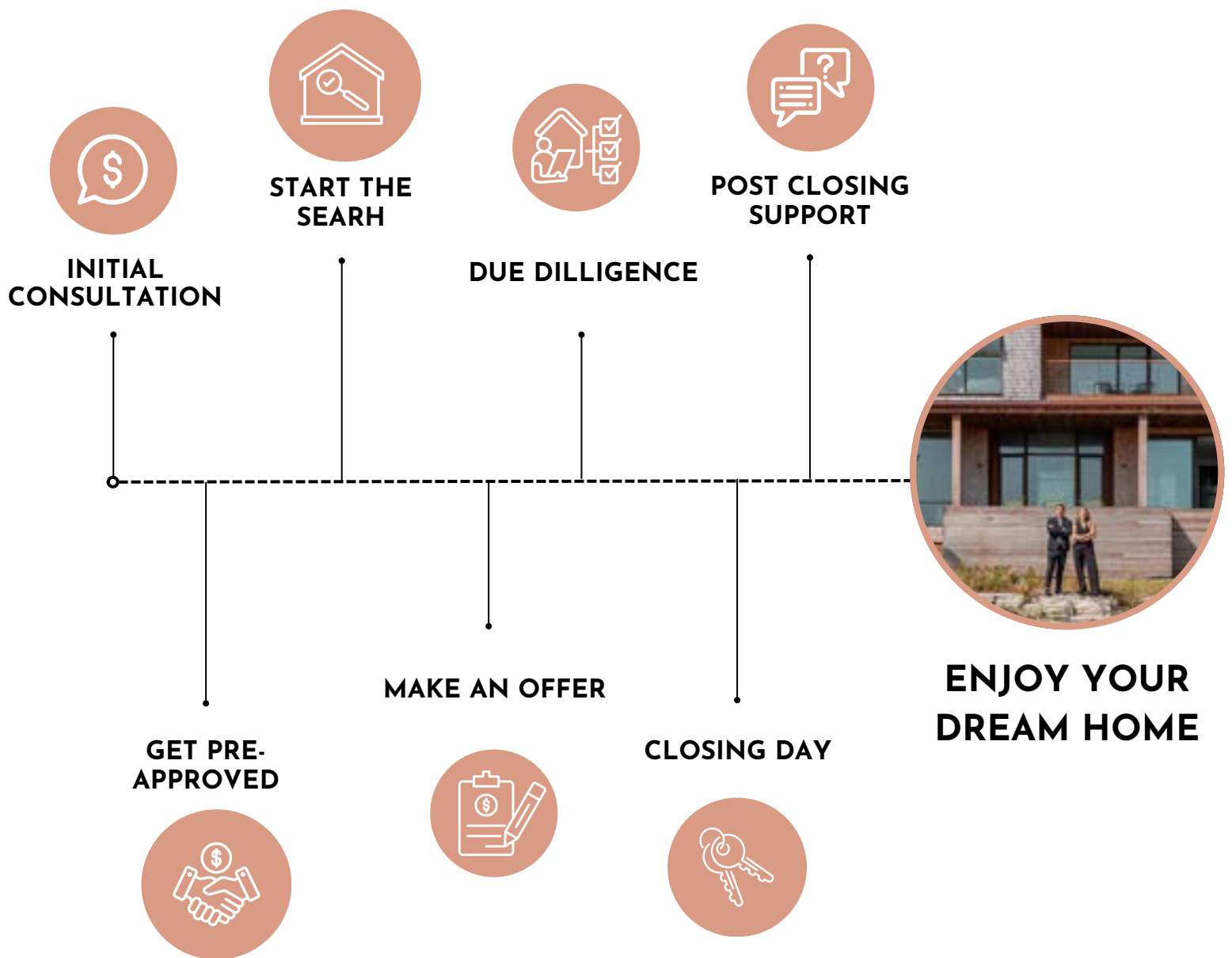
1007 Mason Bay Road, Jonesport

Christy has the positive attitude that we needed as we looked at all the waterfront land listings. She and her team found answers for our many questions and gave us sound advice along the way. Christy was great at communicating and responding. We are so glad that Christy worked so closely with us that she got to know us and made our 40 year dream a reality!

lmcampbell56 ★★★★★



YOUR ROADMAP TO



HOME OWNERSHIP



INITIAL CONSULTATION

- *Discuss your goals, budget, and preferences.*
- *Review the local market and what you can expect*

GET PRE-APPROVED

- *Connect with a trusted lender to understand your purchasing power.*
- *Having pre-approval makes your offer stronger to sellers.*

START THE SEARCH

- *Access exclusive listings and market insights through our tools.*
- *Tour homes in person or virtually to find the perfect match.*

MAKE AN OFFER

- *Work with us to craft a competitive offer.*
- *We negotiate to ensure you get the best terms.*

DUE DILLIGENCE

- *Conduct inspections, appraisals, and any necessary negotiations.*
- *We'll guide you through each step and coordinate with all parties involved.*

CLOSING DAY

- *Review all final documents with our support.*
- *Get the keys to your dream home!*

POST-CLOSING SUPPORT

- *We're here for you even after the sale to answer any questions and provide resources.*

COMMONLY USED TERMS

PRE-APPROVAL

A lender's conditional commitment stating how much a buyer can borrow, based on financial documentation and creditworthiness.

HOME INSPECTION

A professional assessment of the property's condition, identifying potential issues before closing.

DOWN PAYMENT

The initial payment made by the buyer toward the purchase price, typically ranging from 3% to 20% of the home's value.

APPRAISAL

An evaluation conducted by a licensed appraiser to determine the property's market value, required by lenders for financing approval.

EARNEST MONEY

A deposit made by the buyer to show serious intent to purchase, usually applied toward closing costs or the down payment.

CLOSING COSTS

Fees and expenses (such as lender fees, title insurance, and escrow fees) paid at closing, typically 2-5% of the home's purchase price.

CONTINGENCY

A condition in the contract that must be met for the sale to proceed, such as financing, home inspection, or appraisal.

TITLE INSURANCE

Protection for buyers and lenders against potential legal claims or disputes over property ownership.

ESCROW

A neutral third party that holds funds and documents until all conditions of the sale are met and the transaction is finalized.

CLOSING DISCLOSURE (CD)

A final document outlining all loan terms, closing costs, and payment details, provided to the buyer at least three days before closing.

FINANCIAL TIPS FOR HOME BUYERS

KEY CONSIDERATIONS

1

ASSESS YOUR FINANCIAL HEALTH:

- Check your credit score (620+ for conventional, 580+ for FHA) for better mortgage rates.
- Keep your debt-to-income (DTI) ratio under 43%.
- Save for a down payment (3-20%) and build an emergency fund for unexpected costs.

2

UNDERSTAND YOUR BUDGET & COSTS:

- Get pre-approved to determine borrowing power.
- Factor in property taxes, insurance, maintenance, and closing costs (2-5% of home price).
- Avoid major financial changes before closing.

3

EXPLORE MORTGAGE OPTIONS:

- Conventional: Strong credit, 3-20% down.
- FHA: 580+ credit, 3.5% down.
- VA: No down payment, no PMI (for eligible military).
- USDA: 100% financing for rural buyers.

4

SHOP & COMPARE OFFERS:

- Get multiple loan estimates and consider a broker for more options.
- Lock in a favorable interest rate when possible.

5

PLAN FOR THE FUTURE:

- Consider resale value, neighborhood trends, and long-term affordability.
- Get a home inspection to avoid costly repairs.
- Have an exit strategy for job or life changes.

YOUR QUESTIONS, ANSWERED

HOW LONG DOES THE HOME BUYING PROCESS TAKE?

On average, it takes 30-60 days from offer acceptance to closing, but this timeline can vary depending on factors such as financing, inspections, and negotiations. Our team will keep you informed throughout the process to ensure a smooth experience.

HOW MUCH DO I NEED FOR A DOWN PAYMENT?

The required down payment depends on the type of loan you choose. Some programs allow as little as 3-5% down, while others may require more. We'll help you explore your options and connect you with trusted lenders to find the best fit for your financial situation.

WHAT ARE CLOSING COSTS?

Closing costs typically range from 2-5% of the purchase price and cover necessary fees for lenders, attorneys, and title companies. We'll provide a detailed breakdown of these costs early in the process so there are no surprises at closing.

WHAT IF I CHANGE MY MIND AFTER MAKING AN OFFER?

There are contingencies—such as inspections and financing—that protect you if you need to back out of an offer. We'll thoroughly discuss these protections upfront so you can make informed decisions with confidence.

WHY CHOOSE ELEVATE

Choosing to work with Elevate means receiving personalized service tailored to your unique needs, ensuring that every aspect of your real estate journey is customized to you. With expert negotiation skills, we secure the best price and terms, giving you confidence in every transaction. Our comprehensive market knowledge provides valuable insights to guide you seamlessly through the process, while our commitment to ongoing communication keeps you informed every step of the way. Most importantly, we are a trusted partner dedicated to making your experience as stress-free and smooth as possible.

HOW WE WORK TOGETHER:

UNDERSTANDING YOUR GOALS

We start by listening to your needs and wants in a home.

CUSTOM STRATEGY

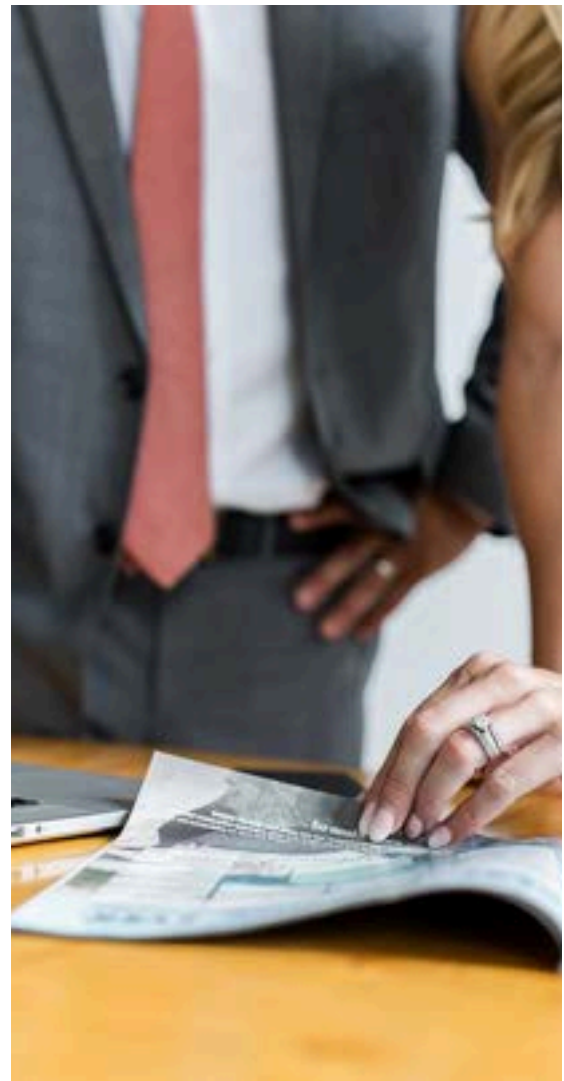
Create a tailored plan to find your dream home and ensure a smooth transaction.

TEAM SUPPORT

Benefit from our network of professionals, including lenders, inspectors, and attorneys.

BEYOND THE SALE

Even after closing, we remain a resource for all your homeownership questions.



LET'S GET STARTED ON FINDING YOUR DREAM HOME!

REACH OUT TODAY TO SCHEDULE YOUR CONSULTATION

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