Navigating The Home Buying Process

TRUSTED GUIDANCE THROUGH EVERY STEP OF THE REAL ESTATE JOURNEY

At List n Show™, we provide essential guidance and comprehensive support to both buyers and sellers as they navigate one of the most financially significant and emotionally impactful transactions of their lives: the purchase or sale of real estate. Our team is committed to ensuring a smooth, informed, and successful experience for every client.

Our Services Include:

- **Navigating Complex Paperwork:**
  We assist our clients in understanding and completing the extensive forms, contracts, disclosures, and legal documents required throughout a real estate transaction. Our goal is to simplify the process and ensure nothing is overlooked.
- **Coordinating with Key Professionals:**
  Real estate transactions involve many moving parts. We coordinate and communicate with lenders, home inspectors, real estate attorneys, appraisers, title companies, and other essential service providers to keep your transaction on track and on schedule.
- **Representing Client Interests:**
  Whether negotiating price, terms, repairs, or contingencies, we advocate fiercely for our clients. Our goal is to secure the most favorable outcomes while protecting your interests at every stage—from offer to closing.
- **Providing Resources and Market Insight:**
  We help clients access accurate, relevant information—both online and through our own resources—to support their decision-making. This includes market trends, property history, comparable sales, and neighborhood data.
- **Reliable Communication and Support:**
  Buying or selling a home can be both exciting and stressful. That's why we make ourselves readily available to our clients, offering consistent communication, emotional support, and practical solutions to unexpected challenges or issues as they arise.

Our Commitment to Excellence

At List n Show™, our brokers, agents, and support staff work together as a unified team to deliver exceptional results. Our brokerage is built on a foundation of collaboration, open and effective communication, and an unwavering commitment to professionalism and service excellence.

Experience You Can Trust

List n Show™ is led by two highly experienced broker/owners with a combined background of over 60 years in the real estate industry. Their diverse expertise spans:

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- Residential and commercial real estate brokerage
- Land development and new construction
- Property management for individuals, associations and institutional clients
- Representation of individuals, banks, financial institutions, government agencies, courts, associations, partnerships, and corporations

Their depth of knowledge and broad client base reflect a proven track record of success in handling a wide range of real estate matters with integrity and skill.

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STEP 1: BEGIN YOUR HOME SEARCH WITH THE MLS PORTAL

Your home search will begin using the most accurate and up-to-date source available: the *Portal Feature* within **SmartMLS**, Connecticut's official Multiple Listing Service (MLS). This platform is the primary tool used by member licensed Connecticut real estate brokerages to list properties and schedule showings.

Unlike third-party real estate websites, which often display outdated or incomplete information, the MLS provides **real-time data** directly from the source. This means you'll have instant access to the newest listings the moment they're entered into the system—no delays, no missed opportunities.

We will create a **customized MLS portal** tailored to your specific needs and preferences, including price range, location, property type, and any other criteria that matter to you. As soon as a matching property becomes available, you'll receive an automatic email alert with full details.

In addition to receiving handpicked listings, your personalized portal allows you to:

- Browse the entire MLS inventory at your convenience
- Run your own customized searches
- Save favorite properties to revisit later
- Request showings directly through your agent

This streamlined approach ensures that you have full transparency and control over your home search, with the support and guidance of a professional real estate agent every step of the way.

STEP 2: BUYER REPRESENTATION – WORKING WITH LIST N SHOW™

When you choose to work with List n Show™, you are formally engaging us as your Buyer's Agent—a licensed real estate professional who represents *your* best interests throughout the home buying process.

This relationship is more than just transactional; it is built on a foundation of fiduciary duty, which means we are legally and ethically obligated to act in your best interest at all times. As your dedicated representative, we will:

- **Protect your confidentiality** at every stage of the transaction
- **Advocate for your needs and goals**, ensuring you are represented fairly
- **Negotiate on your behalf** to help you secure the most favorable price, terms, and conditions
- **Identify risks** and provide guidance to help you make informed decisions
- **Coordinate and manage the entire transaction**, from initial offer to closing

Our role is to be your trusted advisor and advocate, providing expert insight, local market knowledge, and strategic guidance so you can move forward with confidence. Whether you are purchasing your first home or your fifth, our priority is to make the process as smooth, transparent, and successful as possible.

By entering into a Buyer Representation Agreement, you receive the full benefit of our professional loyalty, skill, and experience—all focused on helping you achieve your real estate goals.

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STEP 3: ACCESS TO TRUSTED SERVICE PROVIDERS

Throughout your home buying journey, you may find the need for various third-party services to assist with financing, legal review, inspections, and more. As your representative, List n Show™ is here to support you every step of the way—not just with property searches, but with connecting you to the right professionals.

We maintain a curated list of trusted local service providers, including:

- **Mortgage Lenders** – to help you secure pre-approval and competitive financing options
- **Real Estate Attorneys** – to review contracts, represent your interests, and ensure legal compliance
- **Home Inspectors** – to provide a comprehensive evaluation of the property's condition
- **Appraisers, Surveyors, Insurance Agents, and Contractors** – for any additional services you may require

Each provider we recommend has a proven track record of reliability, professionalism, and exceptional service in their respective fields. We make these referrals solely to support your success and peace of mind during the process.

It is important to note that you are under no obligation to use any of these service providers. The final choice always rests with you. If you already have trusted professionals you prefer to work with, we are happy to coordinate with them as well.

Our goal is to make the process as seamless and stress-free as possible by ensuring you have access to the right resources at the right time.

STEP 4: SELECT A LENDER AND OBTAIN PRE-APPROVAL

Choosing the right lender is a critical step in your home buying process. Once you've selected a lender you feel comfortable with—whether one of our trusted referrals or a financial institution of your own choosing—the next step is to begin the mortgage pre-approval process.

During pre-approval, your lender will conduct a detailed review of your financial background to determine how much you may qualify to borrow. This process involves submitting various supporting documents, which typically include:

- **Recent pay stubs** (to verify your income)
- **W-2 forms or tax returns** from the past 1–2 years
- **Bank statements** from checking, savings, and investment accounts
- **Credit card and loan statements**, including student loans, auto loans, or other debt obligations
- **Identification documents**, such as a driver's license and Social Security number

The lender will also perform a credit check to assess your creditworthiness and debt-to-income ratio. Based on this evaluation, they will issue a pre-approval letter, which indicates the loan amount you are qualified for and the terms of the financing you may be eligible to receive.

Having a pre-approval letter in hand provides several key benefits:

- It helps define your home search budget
- It shows sellers you are a serious and qualified buyer
- It can strengthen your offer in a competitive market

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We recommend completing this step early in the process, as it will make your search more focused and allow us to act quickly once you find a home you love.

STEP 5: PERSONALIZED SUPPORT AND COMPREHENSIVE ATTENTION

At List n Show™, your comfort and confidence throughout the home-buying journey are our top priorities. We understand that purchasing a home is not just a financial decision—it's a deeply personal one. That's why we're committed to providing exceptional service and clear communication every step of the way.

You will never be left wondering what comes next. From our first conversation to the day you close on your new home, we'll ensure that:

- All of your questions are answered thoroughly and promptly
- You receive clear explanations about each stage of the process
- You are provided with helpful resources, such as buyer guides, checklists, and timelines
- We listen carefully to your concerns and preferences to tailor our approach to your needs
- You feel supported, informed, and empowered to make the best decisions for you and your family

Whether it's walking you through a purchase agreement, explaining inspection results, or preparing you for closing day, our goal is to make the process not just manageable—but enjoyable and rewarding.

With List n Show™ by your side, you'll have a dedicated partner focused on your success and peace of mind.

STEP 6: ONE-ON-ONE PERSONAL ATTENTION

At List n Show™, we believe that buying a home should be a personalized experience—not a one-size-fits-all transaction. That's why we are fully committed to providing you with individualized, one-on-one attention from start to finish.

You will never feel like "just another client." Instead, you will have a dedicated agent who knows your goals, understands your needs, and is readily available to assist you whenever you need support.

We take pride in being:

- **Responsive** – Your calls, texts, and emails will be treated with urgency and respect, regardless of the day or time.
- **Proactive** – We don't wait for problems to arise—we anticipate your questions and stay ahead of the process.
- **Hands-on** – Whether it's coordinating showings, negotiating terms, or explaining documents, we'll guide you personally every step of the way.

Our accessibility is a reflection of how seriously we take our role as your advocate. If something matters to you, it matters to us—and we'll make sure your concerns are heard and addressed promptly.

This is your home buying journey. We're here to make sure it's handled with the care, attention, and professionalism you deserve.

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STEP 7: FLEXIBLE SCHEDULING TO FIT YOUR LIFESTYLE

At List n Show™, we understand that your time is valuable—and that balancing work, family, and other commitments can make it challenging to view homes during typical business hours. That's why we offer flexible scheduling options designed to accommodate your lifestyle and availability.

Whether you prefer weekday evenings, early mornings, or weekend appointments, we will make every effort to arrange property showings at times that are most convenient for you.

Here's what you can expect:

- Prompt scheduling of showings as soon as a property of interest becomes available
- Adaptability to your preferred days and times, including evenings and weekends when necessary
- Efficient planning to group showings together when possible, maximizing your time
- Clear communication and confirmations to ensure your schedule is respected and uninterrupted

We work on your timeline—not ours. Our goal is to make your home search as smooth and accommodating as possible, without unnecessary delays or stress.

With List n Show™, you'll never have to worry about missing an opportunity due to scheduling conflicts. We're here when you need us—on your terms, at your pace.

STEP 8: MAKING AN OFFER – EXPERT GUIDANCE AT EVERY STEP

Once you've found the right home, the next step is to prepare and submit an offer. At List n Show™, we will guide you through this critical stage with the expertise, strategy, and precision needed to help you make a strong and competitive offer.

The offering process involves more than just stating a price—it requires a careful evaluation of the property, market conditions, seller motivations, and your own goals. We will assist you in:

- Determining an appropriate offer price, based on comparable sales, property condition, and current market trends
- Reviewing and explaining the purchase agreement, including contingencies, timelines, and required disclosures
- Structuring the offer to be competitive, especially in multiple-offer situations (which may include escalation clauses, appraisal gap coverage, or flexible closing terms)
- Communicating directly with the listing agent to gain insights that may strengthen your offer
- Submitting the offer professionally and promptly, with all required documentation

We will also:

- Negotiate on your behalf to secure the most favorable terms possible
- Advise you on counteroffers, seller responses, and your available options
- Keep you informed and empowered at each stage, so you can move forward with confidence

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Our goal is to present an offer that reflects your interests while increasing your chances of acceptance—all while protecting your legal and financial position.

With List n Show™, you're not just making an offer—you're making an informed, strategic move toward homeownership.

STEP 9: MAKE AN OFFER – STRATEGIC PRICING AND PROTECTIVE TERMS

When you're ready to move forward on a home, List n Show™ will help you craft an offer that is both competitive and well-informed. Our goal is to help you stand out as a serious buyer while ensuring your financial and legal interests are protected.

Determining the Offer Price

To establish a strong and realistic offer, we will prepare a **Comparative Market Analysis (CMA)**—a detailed report that examines recent sales of similar homes ("comps") in the area. The CMA takes into account:

- Final sale prices of comparable properties
- Active and pending listings
- Time on market trends
- Neighborhood conditions and price fluctuations

This analysis helps ensure your offer reflects the property's current fair market value and is aligned with your budget and goals.

Selecting the Right Contingencies

In addition to the price, your offer will include contingencies—protective clauses that allow you to cancel or renegotiate the contract under specific conditions. Common contingencies may include:

- **Financing contingency** – gives you time to finalize your mortgage approval
- **Home inspection contingency** – allows you to evaluate the property's condition and request repairs or credits
- **Appraisal contingency** – protects you if the home appraises for less than the offer price
- **Sale of current home contingency** – if applicable to your situation

We will walk you through which contingencies are recommended based on your risk tolerance, financing, and market competitiveness.

Your Personalized Strategy

Every offer is unique. We'll tailor your offer strategy based on:

- The seller's motivations and timeline
- The level of competition for the home
- Your desired outcomes and comfort level

Once the offer is finalized, we will present it to the seller's agent professionally and clearly—ensuring it's complete, compelling, and timely.

With List n Show™, you'll be guided through every detail with confidence—so you can make a smart, strategic offer

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that puts you one step closer to your new home.

STEP 10: EARNEST MONEY DEPOSIT – DEMONSTRATING YOUR COMMITMENT

When you submit an offer to purchase a home, you'll also include an **Earnest Money Deposit (EMD)**—a financial gesture that shows the seller you are serious and acting in good faith. This deposit becomes part of your total down payment and closing costs but serves as a symbol of commitment during the negotiation and escrow process.

How Much Should You Deposit?

The amount of the earnest money deposit can vary based on the purchase price of the home and the competitiveness of the market, but typically ranges between **$3,000 and $10,000**. In most cases, the total EMD is approximately **1% to 3% of the agreed-upon sale price**.

To make your offer more attractive, especially in multiple-offer situations, you may also choose to:

- Include a **second deposit** (often due after the inspection period or once contingencies are cleared), further reinforcing your intent to move forward with the purchase.

Where Does the Money Go?

- Your earnest money is held in an escrow account, usually by the seller's brokerage, attorney, or a neutral third-party escrow holder.
- If your offer is accepted, the deposit(s) will be applied toward your total down payment or closing costs at settlement.

What Happens If You Back Out?

The earnest money deposit is protected by contingencies in your purchase agreement. If you cancel the contract for a valid, agreed-upon reason—such as a failed inspection, financing denial, or appraisal issue—your deposit is typically refunded in full.

However, if you withdraw from the transaction without a valid contingency or breach the contract's terms, you may forfeit your deposit to the seller as compensation for lost time and opportunity.

Why It Matters

A well-structured earnest money deposit can:

- Strengthen your offer in the eyes of the seller
- Show that you are financially prepared to proceed
- Help reduce the risk of your offer being overlooked or rejected

We will guide you through the appropriate deposit amount and timing based on the specific transaction, ensuring your funds are protected and your offer is as competitive as possible.

STEP 11: ADDING CONTINGENCIES TO YOUR OFFER – PROTECTING YOUR INTERESTS

When you submit an offer to purchase a home, you have the option to include contingencies—specific conditions that

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must be satisfied in order for the transaction to proceed. These clauses are designed to protect your financial investment and ensure that you are fully informed about the property before completing the purchase.

If a contingency is not met, it gives you the legal right to renegotiate or withdraw your offer without penalty. Below are the most common types of contingencies used in residential real estate contracts:

1. Financing Contingency

This allows you to cancel the purchase if you're unable to obtain mortgage approval within a specified timeframe. It ensures that you are not legally obligated to move forward without confirmed financing.

2. Home Inspection Contingency

Grants you the right to hire a licensed inspector to examine the property's condition, including its structure, roof, electrical, plumbing, and mechanical systems. If the inspection reveals significant issues, you may request repairs, renegotiate the price, or withdraw your offer altogether.

3. Termite or Wood-Destroying Insect Contingency

Permits you to have the property professionally inspected for termites and other wood-destroying insects. If damage or active infestation is discovered, you can require treatment, repairs, or financial concessions.

4. Well & Septic System Contingency

If the property uses a private well or septic system, this contingency allows for specialized inspections to ensure both systems are functioning properly and in compliance with local health codes. Deficiencies may be grounds for repair requests or contract termination.

5. Radon Gas Contingency

Radon is a naturally occurring radioactive gas that can accumulate in homes. This contingency allows for radon testing and negotiation of mitigation measures if levels exceed acceptable EPA limits.

6. Sale of Current Home Contingency

If you need to sell your current home in order to purchase the new one, this contingency ties the transaction to the successful closing of your existing property. It helps avoid owning two homes or being forced to buy before you're financially ready.

7. Home Appraisal Contingency

Ensures that the home must appraise at or above the agreed-upon purchase price. If the appraisal comes in low, you can renegotiate with the seller, make up the difference, or terminate the contract.

Why Contingencies Matter

Contingencies are an important safeguard in the home buying process. While they help protect you, it's also essential to use them strategically—especially in competitive markets, where overly restrictive conditions may weaken your offer.

As your representative, List n Show™ will help you determine which contingencies are appropriate for your situation and ensure they are clearly and professionally written into the offer.

STEP 12: NEGOTIATING – REACHING THE BEST POSSIBLE TERMS

Once your offer has been submitted, the seller will review it—often with the guidance of their listing agent—and then

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respond in one of three ways:

1. **Accept the offer as written**
2. **Decline the offer entirely**
3. **Submit a counteroffer with revised terms**

Receiving a **counteroffer** is a normal part of the real estate process and should not be viewed as a setback. It simply means the seller is open to working with you but would like to adjust certain terms—such as the price, closing date, earnest money, or contingencies.

This is where our expertise becomes especially valuable.

How We Help

At List n Show™, we will:

- Review all seller responses with you in detail, so you fully understand their proposed changes
- Offer strategic advice on how to respond based on market conditions, seller motivation, and your goals
- Negotiate assertively on your behalf to help you achieve the most favorable outcome
- Ensure all communications are clear, timely, and professionally handled
- Maintain focus on your priorities, whether that's price, timeline, repairs, or terms of occupancy

Negotiations can involve multiple rounds of back-and-forth discussion before an agreement is reached. We will manage the process efficiently, keeping your best interests front and center while also maintaining a respectful and productive dialogue with the seller's agent.

Our goal is to secure a contract that meets your needs and sets the stage for a smooth transaction moving forward.

With List n Show™ by your side, you can enter negotiations with confidence, clarity, and experienced representation every step of the way.

STEP 13: THE CLOSING PROCESS – FROM CONTRACT TO KEYS

Once both parties agree on the terms and sign the purchase agreement, the closing process officially begins. This is the final stage of the transaction, during which all remaining steps are completed to transfer ownership of the property from the seller to you.

Typical Timeline: 30 to 45 Days

Most closings take 30 to 45 days, depending on factors such as your lender's timeline, inspection results, and the terms negotiated in the contract. During this period, your List n Show™ agent will remain in constant contact with you, ensuring everything stays on track and any issues are addressed promptly.

Key Activities During Closing

During the closing process, several important tasks will take place, including:

- **Home inspections and follow-up negotiations** (if not already completed)
- **Mortgage underwriting** – your lender will finalize and approve your loan
- **Appraisal** – the lender will order an independent appraisal to verify the property's value

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- **Title search and insurance** – to confirm legal ownership and uncover any liens or encumbrances
- **Final review of disclosures and documents**, including the settlement statement (Closing Disclosure)
- **Coordination with your real estate attorney** – who will ensure all legal documents are in order and protect your interests

Your Role During This Time

- Be responsive and proactive with requests from your agent, lender, or attorney
- Review and sign all required documentation promptly
- Avoid major financial changes (like switching jobs or making large purchases) that could affect your mortgage approval
- Schedule and attend your final walk-through, typically within 24–48 hours before closing, to ensure the property is in the agreed-upon condition

The Closing Day

On closing day, you'll meet with your attorney and other required parties to:

- **Sign all final paperwork**
- **Pay closing costs and the remainder of your down payment** (usually via certified funds or wire transfer)
- **Receive the keys to your new home** once the transaction is officially recorded

With List n Show™ by your side, you'll have an experienced professional managing each detail, answering your questions, and keeping the process as smooth and stress-free as possible—so you can focus on the excitement of becoming a homeowner.

STEP 14: HOME INSPECTION – EVALUATING THE CONDITION OF YOUR NEW HOME

After the purchase agreement is signed, one of the first steps in the closing process—unless you have waived this contingency—is the home inspection. This is a critical opportunity to evaluate the property's physical condition before moving forward with the purchase.

What Is a Home Inspection?

A home inspection is a professional, non-invasive examination of the property's major systems and components. It is typically conducted by a licensed home inspector within the first 5–10 days after the contract is executed, depending on the terms agreed upon in the purchase agreement.

The inspector will assess the condition of:

- **Roofing, gutters, and exterior surfaces**
- **Plumbing and electrical systems**
- **Heating and cooling systems (HVAC)**
- **Foundation, structure, and basement**
- **Septic & well**
- **Windows, doors, and insulation**

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- **Interior finishes and appliances (where applicable)**

You are encouraged to attend the inspection so you can see any concerns firsthand and ask the inspector questions in real time.

Why It Matters

The purpose of the inspection is to identify:

- **Health and safety hazards**
- **Major defects or costly repair needs**
- **Deferred maintenance or systems nearing the end of their useful life**

The findings will be summarized in a detailed inspection report, which becomes a valuable tool in helping you make informed decisions about the next steps.

What Happens After the Inspection?

Once the inspection is complete, you typically have several options:

- **Accept the home as-is**
- **Request repairs or credits** from the seller for items of concern
- **Renegotiate the terms** of the contract
- **Cancel the contract**, if the findings are significant and the contingency allows it

Your List n Show™ agent will guide you through this process, helping you review the report, determine which items (if any) warrant negotiation, and submit a written request to the seller. The goal is to reach a fair resolution that keeps the transaction on track while ensuring you are comfortable moving forward.

STEP 15: HOME APPRAISAL – VERIFYING THE PROPERTY'S VALUE

If you are financing your home purchase with a mortgage, your lender will require a home appraisal as part of the loan approval process. The purpose of the appraisal is to ensure that the property's value justifies the loan amount being requested.

What Is a Home Appraisal?

A home appraisal is an independent, professional assessment of the property's fair market value. The appraisal is conducted by a licensed appraiser who is selected by the lender to provide an unbiased opinion based on:

- Recent sales of comparable properties (known as "comps")
- The home's size, features, and condition
- Location and neighborhood trends
- Overall market conditions

Unlike a home inspection, which focuses on the condition of the home, the appraisal is focused strictly on its **value**.

Why the Appraisal Matters

Lenders will only issue a mortgage based on the appraised value—not the purchase price. This protects the lender from lending more than the property is worth in the open market.

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Possible Outcomes

1. **Appraisal Meets or Exceeds the Purchase Price**
   The transaction proceeds as planned. No action is needed.
2. **Appraisal Comes In Below the Purchase Price**
   If the home appraises for less than the contract price, you'll have several options:
   - **Renegotiate with the seller** to lower the purchase price
   - **Make up the difference in cash** (if financially feasible)
   - **Request a second appraisal or dispute the result**, if you believe it's inaccurate
   - **Terminate the contract** using the appraisal contingency (if included in your agreement)

Your List n Show™ agent will help guide you through this situation, including reviewing the appraisal report, discussing your options, and negotiating with the seller if necessary.

Our Role

We will:

- Help you understand the appraisal process
- Monitor appraisal scheduling and timing
- Keep communication open with your lender and the seller's agent
- Advocate for your best interests in the event of a low appraisal

An accurate appraisal is key to protecting your investment. With List n Show™ by your side, you'll have the guidance and support to navigate this important step with confidence.

STEP 16: FINANCING – NAVIGATING THE MORTGAGE APPROVAL PROCESS

Once your offer has been accepted and the closing process is underway, your mortgage lender will begin the formal loan underwriting process. This stage involves verifying your financial information in greater detail to ensure that you meet all of the lender's requirements.

Even if you've already been pre-approved, final loan approval is not guaranteed until all documentation is reviewed and the underwriting process is complete.

What Could Affect Loan Approval?

Several factors can impact your ability to secure financing, including:

- Changes in employment or income
- New debt or significant credit score changes
- Issues uncovered during the appraisal
- Incomplete or delayed documentation

To avoid jeopardizing your loan approval, it's important to:

- Avoid large purchases or credit inquiries
- Stay current on all bills and financial obligations

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- Respond promptly to all lender requests
- Keep your financial situation stable until closing

What If Financing Falls Through?

If you're unable to obtain final mortgage approval and your contract includes a financing contingency, you are protected. This contingency allows you to:

- Terminate the purchase agreement without penalty
- Receive a full refund of your earnest money deposit
- Avoid being legally obligated to move forward with the purchase

Your List n Show™ agent will coordinate with your lender and real estate attorney to ensure all proper documentation is submitted in a timely manner, and will help you exercise the contingency appropriately if needed.

Our Commitment

We stay in close contact with your lender throughout the process to:

- Monitor key milestones
- Anticipate and address potential issues
- Keep the transaction on track toward closing

With List n Show™ by your side, you'll have an experienced team working to ensure a smooth and successful financing process—or to protect your interests if complications arise.

STEP 17: CLOSING COSTS FOR BUYERS – UNDERSTANDING YOUR FINANCIAL OBLIGATIONS

In addition to your down payment, you'll need to budget for closing costs, which are the fees and expenses associated with finalizing your home purchase. These costs are typically paid at the closing table, when the property legally transfers from the seller to you.

What Are Closing Costs?

Closing costs cover a variety of lender, legal, administrative, and third-party services required to complete the transaction. For buyers, these costs generally range from **2% to 5% of the home's purchase price**, depending on your loan type, location, and specific services used.

Common Buyer Closing Costs Include:

- **Loan origination fees** – charged by the lender to process and underwrite your mortgage
- **Appraisal fee** – paid to the appraiser for determining the home's market value
- **Credit report fee** – used by the lender to obtain your credit score and history
- **Title search and title insurance** – to verify legal ownership and protect against future title disputes
- **Attorney's fees** – for legal review and representation during the transaction (Connecticut customarily requires attorney involvement)
- **Recording fees** – charged by the local government to officially record the deed and mortgage
- **Prepaid items** – such as property taxes, homeowners insurance, and mortgage interest, which are collected in

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advance at closing

- **Survey fees or municipal certifications** – if required by your lender or town

How You'll Be Informed

Prior to closing, your lender will provide a detailed **Loan Estimate** and, later, a **Closing Disclosure (CD)**—both of which outline your final closing costs. You'll have time to review the breakdown and ask questions before signing.

Preparing for Closing

To avoid delays, you'll need to:

- Provide certified funds or a wire transfer for the full amount due
- Review and confirm the Closing Disclosure at least three business days prior to closing
- Coordinate with your lender, attorney, and agent to ensure all paperwork is complete and correct

Your List n Show™ agent will work with your lender and attorney to ensure that you understand your closing costs and are fully prepared for settlement day. Our goal is to keep you informed, supported, and confident as you complete your purchase.

STEP 18: FINAL WALK-THROUGH – YOUR LAST OPPORTUNITY TO REVIEW THE PROPERTY

Before closing, typically within **24 to 48 hours** of settlement, we will schedule a final walk-through of the property. This is your opportunity to verify that the home is in the agreed-upon condition and that all contractual obligations—such as repairs or included items—have been met by the seller.

What Is the Purpose of the Final Walk-Through?

The final walk-through is not a second inspection or an opportunity to reopen negotiations. Instead, it serves as your last chance to confirm:

- The home is in substantially the same condition as when you submitted your offer
- All agreed-upon repairs or improvements have been completed
- No new damage has occurred since the inspection (e.g., from movers or weather)
- All fixtures and items included in the sale (such as appliances, lighting, or window treatments) are still present and operational
- The seller has fully vacated the property, unless otherwise agreed upon

What Should You Bring?

- A copy of the purchase agreement, so you can confirm included items and conditions
- A copy of the repair request agreement, if applicable
- Your List n Show™ agent, who will help guide you through the process and document any concerns

What Happens If There's a Problem?

If issues are discovered—such as incomplete repairs, missing items, or unexpected damage—we will work quickly to:

- Document the issue and notify the buyer's attorney
- Your Attorney will Negotiate a resolution before closing, such as a repair credit, escrow holdback, or delay

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- Ensure your concerns are addressed in writing to protect your interests

Your Peace of Mind Before Closing

The final walk-through gives you confidence that the home you're about to purchase meets your expectations and that everything is in order before signing the final documents.

With List n Show™ by your side, you can complete this last step with clarity, protection, and assurance as you prepare to officially take ownership of your new home.

STEP 19: ATTEND THE CLOSING – FINALIZING YOUR PURCHASE AND RECEIVING THE KEYS

Congratulations! After all your preparation, negotiations, and coordination, the final step in your home buying journey is here: closing day. This is the official meeting where all necessary documents are signed, funds are transferred, and ownership of the property is legally transferred from the seller to you.

What Happens at Closing?

The closing is typically held at a real estate attorney's office, or another agreed-upon location, depending on local custom. In Connecticut, closings are most often attorney-supervised, and both the buyer and seller may attend in person or authorize representatives to sign on their behalf.

During the closing, you will:

- Review and sign all final documents, including the mortgage note & deed, and settlement statement (Closing Disclosure)
- Pay your closing costs and remaining down payment, typically via certified check or wire transfer
- Confirm that all terms of the contract have been met, including any last-minute adjustments or credits
- Receive copies of your signed documents for your records
- Be officially recorded as the new legal owner with the local municipality

What You'll Need to Bring:

- A government-issued photo ID (e.g., driver's license or passport)
- Certified funds or proof of wire transfer for your closing costs and down payment
- Any additional documentation your attorney or lender may have requested

After the Signing

Once all documents are signed and funds have been disbursed:

- The transaction is considered closed and funded
- The deed is officially recorded with the town clerk's office
- You'll receive the keys to your new home—and you're free to take possession, move in, and begin your next chapter!

Celebrate the Moment

Closing day marks a major milestone. At List n Show™, we're honored to have guided you through the process and helped you achieve your real estate goals. We'll continue to be here for you after closing, whether you have questions

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about homeownership, need a contractor referral, or are thinking about future investments.

Welcome home—and thank you for choosing List n Show™.

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