List nShow

BUYER'S GUIDE
CONNECTICUT



FROM FIRST SEARCH TO FRONT DOOR KEYS

Navigating The Home Buying Process

Trusted guidance through every step of the real estate journey.

19 STEPS | GET READY → MAKE YOUR MOVE → CONTRACT TO KEYS

WHO WE ARE

Trusted Guidance Through Every Step

At List n Show™, we support buyers and sellers through one of the most financially significant and emotionally impactful transactions of their lives. Our team is committed to a smooth, informed and successful experience for every client.

Navigating Complex Paperwork

We help you understand and complete the forms, contracts, disclosures and legal documents a transaction requires, so nothing is overlooked.

Coordinating with Key Professionals

Lenders, inspectors, attorneys, appraisers and title companies: we keep every party in sync so your transaction stays on schedule.

Representing Your Interests

On price, terms, repairs and contingencies, we advocate fiercely for the most favorable outcome at every stage, from offer to closing.

Resources & Market Insight

Market trends, property history, comparable sales and neighborhood data, online and through our own resources, to support every decision.

Reliable Communication

Buying a home is exciting and stressful. We stay readily available with steady updates, support and practical solutions when the unexpected comes up.

Our Commitment to Excellence

Brokers, agents and support staff working as one team, built on collaboration, open communication and an unwavering commitment to professionalism.

60+

years of combined experience from two broker/owners

EXPERIENCE YOU CAN TRUST

- Residential & commercial real estate brokerage
- Land development & new construction
- Property management for individuals, associations & institutions
- Representing individuals, banks, government agencies, courts & corporations

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PHASE 01 · STEPS 1–7

Get Ready

01

Set up your search, your team and your financing, with an agent beside you from day one.

1

Begin Your Search with the MLS Portal

A custom SmartMLS portal (Connecticut's official MLS) emails you matching listings the moment they go live. Browse, save favorites and request showings.

2

Buyer Representation

As your Buyer's Agent, we owe you fiduciary duty: we protect your confidentiality, negotiate for you and manage the deal from offer to closing.

3

Access Trusted Service Providers

Curated referrals to lenders, real estate attorneys, home inspectors, appraisers, surveyors, insurance agents and contractors. Never an obligation: the final choice is always yours.

4

Select a Lender & Get Pre-Approved

A pre-approval letter defines your budget, shows sellers you're serious and strengthens your offer. Do it early. Your lender will typically ask for:

- **Recent pay stubs**
- **W-2s / tax returns (1–2 yrs)**
- **Bank & investment statements**
- **Loan & credit card statements**
- **Photo ID & SSN**

5

Personalized Support

You'll never wonder what comes next. Questions answered promptly, every stage explained, plus buyer guides, checklists and timelines tailored to you.

6

One-on-One Personal Attention

A dedicated agent who knows your goals. **Responsive** to every call and text, **proactive** before problems arise, **hands-on** from showings to signatures.

7

Flexible Scheduling

Evenings, early mornings or weekends. We schedule showings promptly, group them to save your time, and work on your timeline, not ours.

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PHASE 02 · STEPS 8–12

Make Your Move

02

A strong, well-protected offer, built on data and negotiated by an experienced advocate.

8 Making an Offer

We price on comparable sales, explain the purchase agreement and structure a competitive offer: escalation clauses, appraisal gap coverage or flexible closing.

9 Strategic Pricing & Terms

A Comparative Market Analysis of sold, active and pending listings, time on market and neighborhood trends sets a fair price, with terms tailored to the competition.

10 Earnest Money Deposit

Shows the seller you're serious.

$3K–$10K
Typical deposit range

1–3%
Of the agreed sale price, in total

Escrow
Held safely, applied at closing; refundable under valid contingencies

11 Contingencies That Protect You

Financing: exit if mortgage approval isn't secured in time.

Termite / Wood-Destroying Insect: require treatment, repairs or concessions.

Radon Gas: test and negotiate mitigation above EPA limits.

Appraisal: renegotiate, cover the gap or exit if the home appraises low.

Home Inspection: request repairs, renegotiate or withdraw.

Well & Septic: specialized inspections for function and health-code compliance.

Sale of Current Home: tie the purchase to selling your existing home.

Use them strategically: overly restrictive terms can weaken an offer in a hot market.

12 Negotiating

ACCEPT | DECLINE | COUNTER

A counteroffer is normal, not a setback. We review every response with you, advise on strategy and negotiate assertively, round after round.

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PHASE 03 · STEPS 13–19

Contract to Keys

03

Every detail managed between signing and moving day, so you can focus on the excitement.

13 The Closing Process

Once the purchase agreement is signed, we stay in constant contact while inspections, underwriting, appraisal, title search and attorney review are completed.

Your role: stay responsive · sign promptly · avoid job changes or big purchases · attend the walk-through

30–45
DAYS, TYPICAL

14 Home Inspection

Within 5–10 days of contract: roof, plumbing, electrical, HVAC, foundation, septic & well. Then accept, request repairs or credits, renegotiate or cancel.

15 Home Appraisal

Your lender's independent check of value. If it comes in low: renegotiate, cover the gap, dispute it, or exit under your appraisal contingency.

16 Financing

Final underwriting. Avoid new credit and large purchases, stay current on bills and answer lender requests fast. A financing contingency protects your deposit.

17 Closing Costs

Budget 2–5% of the price: lender fees, appraisal, title insurance, attorney fees, recording and prepaid taxes. Review your Closing Disclosure 3 business days ahead.

18 Final Walk-Through

24–48 hours before closing: confirm condition, completed repairs, included fixtures and a vacated home. Bring your purchase and repair agreements.

19 Attend the Closing

Sign the note, deed and settlement statement, transfer your funds, and once the deed is recorded with the town clerk: **welcome home.**

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KEY NUMBERS

At a Glance

5–10
Days after contract for the home inspection

1–3%
Typical earnest money ($3,000–$10,000)

30–45
Days from signed contract to closing

2–5%
Buyer closing costs, as a share of price

3 days
Business days to review your Closing Disclosure

24–48 hrs
Before closing for the final walk-through

Bring to Closing

- ✓ Government-issued photo ID
- ✓ Certified funds or proof of wire transfer
- ✓ Any documents your attorney or lender requested

Still Here After Closing

Questions about homeownership, a contractor referral, or thinking about your next investment? We're here for you long after you get the keys.

LET'S GET STARTED

Ready to find your way home?

List n Show™
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listnshow.com

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

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