



# BUYER INFO PACKET



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**BERKSHIRE  
HATHAWAY**  
HOMESERVICES

NEW ENGLAND  
PROPERTIES



Dear Future Clients,

Thank you so much for taking the time to get to know me! This packet will provide you important insight on buying a home as well as some information on who I am, how I operate, and what it's like to work with me.

If you have any additional questions, please don't hesitate to reach out. I look forward to working with you to accomplish your real estate goals! You can rest a I will be there for you every step of the way.

- Alexis

WELCOME HOME



# ABOUT ME

I was born & raised in Newington, CT where I was an early graduate of Newington High School with high honors. I then attended Southern New Hampshire University for Marketing & Finance. I went on to start my own marketing firm where I specialized in helping local businesses improve their digital marketing strategies to drive more traffic and online engagement to their brands. I discovered real estate a few years later, and realized what a powerful advantage my digital marketing strategies gave to my sellers versus the competition, and I quickly learned I had found my "forever" career. I set out to be the very best realtor I could be and help as many people as possible.

Being the best means more than doing what needs to be done to make a quick sale. It means handling things in a manner that is in the best interest of my clients at all times. Doing this has allowed me to forge long-term relationships and "clients for life". I am very proud of my **100% client satisfaction rating**. It has also led me to win prestigious awards and recognition, both locally and nationally, for my cutting edge techniques and unparalleled customer service.

Now with nearly a decade of experience under my belt, my approach is based on being proactive and pushing the information in front of the people who are looking for - it as opposed to what the majority of agents do which tends to be sit back and wait for the sale to happen. I am highly focused on being available, being in constant communication, and tackling any obstacles that may arise head-on. I pride myself in thinking outside of the box, and rolling up my sleeves to get the job done whenever the need arises. Stress when selling a home is inevitable but I hope to mitigate as much as I can by being prepared and forward-thinking the whole way though.

I currently reside in Glastonbury, CT and when I am not selling real estate I can usually be found spending time with my family, baking, home organizing or party planning.



# TIMELINE FOR BUYING A HOME

01

## Get Pre-Approved

Speaking with a lender is the first step in the process as it really lets us know a lot of important information we will need throughout your search (see page 3 for a more in-depth summary of this step)

02

## Buyer Consultation

This is where we chat virtually, in-person, or even on the phone and discuss your goals, needs, and what the process will look like for you as an individual. We will review the pre-approval from your lender and discuss how this impacts your search.

03

## Activate MLS Search

I will set up a search for you on the multiple listing service (MLS) which will take into consideration your criteria and important info from our consult so that you will be notified right away when something that meets your needs hits the market.

04

## Let's Take a Look

When something that interests you hits the market, let me know via text, call, or email and I will schedule us a showing so we can check it out in person. I will also look up any disclosures or other information I can gather on the property for you to review.

05

## Making an Offer

If a property checks all of your boxes and feels like it is "the one", it's time to make an offer! Offers have a lot of important information and terms. We will discuss each term involved and what the impact is on the overall strength of your offer. Once it's all signed, we submit it to the seller.

06

## Inspections

If your offer is accepted, we then move on to conduct inspections. It is your choice whether or not you wish to conduct inspections, but I always recommend them for your protection. The deposit is also due at this time, and held in escrow (usually by the listing brokerage) until closing.

07

## Appraisal

If you are financing your purchase, the bank will send out an appraiser to ensure the home is worth what you are paying for it to protect the bank's investment. The results are given directly to the lender and then to us.

08

## Clear to Close

If all terms are met, the lender will issue a "Clear to Close" at which time the attorneys will firm up a closing time. We will do one last walkthrough (typically the day of closing or the day before) to be sure everything is as it should be before the closing. We will also confirm if any needed repairs have been made if applicable at the walkthrough.

09

## Closing!

All keys & garage door openers are over to you and the home is officially yours! Be sure to call your utility companies to transfer service into your name as of the closing date. Water is transferred by the attorneys. Closings usually take place at your (the buyer's) attorney's office and last about 1 hour. Most closings take place within 30-45 days of an accepted offer but this varies.

# LET'S TALK FINANCES



You wouldn't go to the store without knowing what you had in your wallet, and shopping for a home is no exception. Here are a few reasons why it's so critical to speak to a lender before you start looking at homes:

First, not all homes are eligible to be purchased with all loan types. Some loans have restrictions on the condition of a home, and other do not. If a home won't go FHA for example, and you are only eligible for an FHA loan, you'll want to avoid the time and effort of setting up a showing to see a home you can't have.

Another important reason is to ensure you are looking in the right price range. It's important to consider what you're able to realistically afford monthly. Remember, the monthly payment you make includes additional costs such as taxes, homeowners insurance, and interest. You'll also want to factor in things like utilities, maintenance, repairs and incidental costs that come with owning a home. Once you determine what you are comfortable spending monthly on a mortgage payment, your lender can use this as a reference to advise what price range of home you should be looking at to keep you at your desired monthly payment.

Lastly, in the current market homes are going under deposit in record time. You cannot put an offer in on a home without being pre-approved to show the seller you are actually able to buy. By viewing homes before you have the pre-approval you not only run the risk of falling in love with a home you cannot purchase, but also that you will be unable to make an offer even if you ARE qualified because of time constraints and offer deadlines. Save yourself the hassle and heartbreak and speak to a lender first! I would love to refer you to one of the fantastic local lenders I work with on a regular basis. However, you can work with whoever you choose. My biggest advice is to ensure they are local and have a great reputation.

## MAIN LOAN TYPES

### Conventional

A conventional mortgage or conventional loan, is any type of home buyer's loan that is not offered or secured by a government entity. Instead, conventional mortgages are available through private lenders, such as banks, credit unions, and mortgage companies. This is the most competitive loan type in the current market.

### Federal Housing Administration (FHA)

A (FHA) loan gives borrowers a chance to buy a home with a lower minimum down payment (3.5%) and lower credit scores, than many conventional loans. You'll need a credit score of at least 580 to qualify. If your credit score falls between 500 and 579, you can still get an FHA loan as long as you can make a 10% down payment.

### Veterans Administration (VA)

VA loans assist active service members, veterans, and surviving spouses to become homeowners. VA loans offer up to 100% financing on the value of a home. VA loan recipients do not have to be first-time home buyers.

### CT Housing Finance Authority (CHFA)

CHFA financing is done through Connecticut Housing Finance Authority and offers a variety of loan programs for first time homebuyers in Connecticut. CHFA can be used for a loan in itself, or for downpayment assistance. There are very specific guidelines to qualify so it is important to have a local & knowledgeable lender that knows these guidelines well.

If you are planning on paying CASH to purchase your home, you do **not** need to be prequalified by a lender. You will however, need written proof of funds. A bank statement of the balance will suffice in most cases.

# WHAT DOES A BUYER'S AGENT DO?

A buyer's agent assists with all aspects of the process of buying a home, from start to finish. They are essentially your go-to resource for anything related to buying a home. Starting with helping you find properties that suit your needs and preferences, scheduling showings on your behalf, and working with you to develop and compose offers when you do find a home that you love. Once you locate "the one", your REALTOR® is with you every step of the way advocating for your best interests and guiding you through each step of the transaction, all the way to the closing table. If you think the home buying process will entail just looking at a couple of properties and deciding on the best one, you should think again. In fact, it can prove to be far more complicated and stressful than you would imagine, and it can be much easier with an advocate by your side.

- ✔ **What does it cost?** Having a buyer's agent in your corner to represent your best interests doesn't cost you anything! In most cases, the seller pays the commission. If that doesn't make it enough of a 'no brainer', here are some additional reasons to use a buyer's agent.
- ✔ **They'll Get You In The Door** A buyer's agent not only gives you access to the MLS/multiple listing service (the same service realtors use to see what is listed on the market that is updated in realtime and much more accurate than third party sites like Zillow, Realtor.com, Trulia, etc.) but you also can't access available homes without a real estate agent. And while you could try to reach out a random agent every time you come across that you'd like to view, it is much more cohesive to use the same person who can tailor the scheduling to your needs, and look out for you in the process.
- ✔ **They'll Have The Tough Talks** Negotiating is one of the main jobs of a real estate professional. Whether it is negotiating the terms of a deal, repair requests, or the purchase price, it pays (literally) to have a skilled veteran in your corner. Emotions tend to run high in real estate transactions, even for the most non-emotional people. It makes a huge difference to have a neutral party who knows the ins and outs of a transaction, industry standards, and the skillset to come up with out of the box solutions when dealing with such a big investment.
- ✔ **They're On Top Of The Paperwork** If you've ever gone through a home purchase before, you know there is almost endless paperwork that can be confusing. Buying a home involves various types of documentation, a lot of which is legally binding. A buyer's agent can help guarantee that important documents are not overlooked and can also walk you through each one to clarify any details that aren't clear to you, and give you the information you need to complete them properly.
- ✔ **They're On Your Side** While it may be tempting to contact the listing agent when you find a seemingly perfect house online, it's important to remember that the listing agent is acting in the best interest of the seller, not you. A buyer's agent will be there to represent your best interests, ensuring that you make a competitive offer on the right house for you and your family.
- ✔ **They're The Expert** As an experienced professional, your buyer's agent will have specific skills and bring a level of expertise that will make the entire home buying process run more smoothly. For example, your buyer's agent can provide additional information on specific things, like if you and your family decide you like a house but want to know more about the school district or commuting options. By forming an extended relationship with your buyer's agent, they'll be able to develop a stronger sense of what kind of house would be ideal for you and direct you toward listings that better reflect your needs the next time you want to look for a home. And as the saying goes, "you don't know what you don't know". The skills and expertise that are developed by dealing with countless transactions, day in and day out surely comes in handy in countless other ways throughout the home-buying process. Not only does that service come at no expense to you, it's also priceless!

# YOUR SEARCH CRITERIA

Ready to start home shopping? Fill out the form below so we can set you up to start receiving homes that meet your requirements. It's important to note that unless you have an unlimited budget, it may not be possible to check ALL of the boxes on your list. Therefore, knowing the difference between your wants and your must haves is important.

<b>PRICE</b>	<b># BEDROOMS</b>	<b># BATHROOMS</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>SQUARE FEET</b>	<b>LOT SIZE</b>	<b>YEAR BUILT</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Towns:

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Other MUST or MUST NOT Haves:

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Needs

Renovations

YES

NO

New

Construction

YES

NO

Condos/ HOA  
Communities

YES

NO

Pool

YES

NO

# MAKING AN OFFER

Once you've found a home that you've fallen in love with, it's time to make an offer.

Making an offer is basically sending a proposal to the seller's agent, who presents it to the home seller. If they like your terms and conditions made in the offer, they will accept it. If not, they will counter back with their own terms and conditions. Once an offer is accepted, it is signed and legally binding. It is important that your offer contain all requirements as there will be no going back to make changes.

## LIST OF NEGOTIABLE TERMS

### **Purchase Price**

How much you are offering for to purchase the property for - this should be based on how much the property is actually worth, not how much it is priced at. Homes are over and underpriced constantly. Your offer price should be based on both comparable properties as well as what makes sense for you. I always tell clients the price should be such that you are okay paying it if it is accepted, but also okay losing it if it goes for higher.

### **Deposit Amount**

Deposit is the amount you agree to pay when your contract is accepted. It should be an amount you can afford right away, as the check will be cashed upon receipt. It is not however given to the seller until closing. It is instead held in an escrow account, usually with the listing brokerage. This is deducted from the total downpayment, with the balance due at the closing table. A higher deposit strengthens an offer by showing the seller you are serious and do not intend on backing out of the sale. Should you choose to back out of the sale for a valid reason such as inspection issues, your deposit would be refunded back to you (as long as you are within your contingency period listed in the contract). Randomly backing out for no reason would not typically mean your deposit is protected, and it would go to the seller.

### **Which Inspections & When they Take Place**

Inspections are optional, however, I always recommend buyers get them for their protection. A short inspection time frame is more appealing to sellers than a lengthy one, and you can add in additional verbiage such as "for informational purposes only" if you want to strengthen your offer. This means you can still conduct inspections but you do not intend on making repair requests. Types of common inspections include a standard home inspection, well & septic inspections (when applicable), pest inspections, and radon testing - to name a few.

### **Closing Date**

The sellers may be more likely to accept an offer that closes on their date of preference or within their preferred timeline. It is not always possible, as you may have your own restrictions such as loan processing time, current lease, work schedules, important life events etc. However, when possible this can help strengthen an offer. Closing dates can be negotiated during the offer process.

### **Other Contingencies**

**A few additional** things to consider include whether or not the property is a condo or located in a common interest community where there are bylaws and policies that would need to be reviewed, how long a lender needs for a mortgage contingency, and whether or not you have to sell your current home in order to purchase another.



# WHAT MY PAST CLIENTS HAVE TO SAY

*I am extremely proud of my 100% client satisfaction rating and currently have 5-Star Reviews from ALL past clients, as well as a 100% list to sell ratio - this means I have sold every home I have ever listed! Below are testimonials from some of my past clients on their experience with me.*

## **Rachel S. - Glastonbury, CT**



"Alexis is an amazing realtor. She is a Go-Getter in every sense of the term. She's available for showings and questions at all times of day, night, weekends, holidays, you name it. She'll advocate and fight for you the whole time along the way to make the process as easy and as beneficial for you as possible. My fiancé and I loved working with her. She helped us through the home buying process as we were first time buyers and had no clue what we were doing. She was patient, helpful, trust worthy, and she got us the exact right home for us I'll 100% be working with her in the future for any home buying or selling needs. She's the absolute best."

## **Daniel Z. - Newington, CT**



Alexis is, by far, the best real estate agent I've ever worked with... multiple transactions over lots of years. She is beyond dependable, accessible, extraordinarily conscientious, smart as can be. If that's not enough she is an internet wiz - she makes things happen instantaneously. Alexis found a way to rent to a person whose credit was very poor and whom I, initially, rejected. She served both parties fairly and closed a deal that was fair for all. I have already recommended her several times."

## **Katie & Fred C. - Old Lyme, CT**



"Alexis was an absolute joy to work with! She was stellar at communication with us, and worked so hard to make it an easy and enjoyable experience to sell our house! I will be recommending her to everyone I know! Her level of dedication to her work is top notch, and stands out above all the rest!"

## **Robert A. - Glastonbury, CT**



Working with Alexis was such a great experience! Not only was she able to get 50K over the asking price, she made the entire process much less stressful than it would have been otherwise. One reference point of her superior marketing skills would be my neighbor's house (virtually identical) which was listed for sale within 30 days of mine going live ended up selling for a whopping 39K less. That's despite it having central air, (which my house did not) as well as more square feet. This price delta was due solely to each Agent's performance and capabilities. Alexis earns my strongest recommendation and will be an asset to anyone looking for a stellar Real Estate Agent!

## **Briana M. - New Britain, CT**



"Working with Alexis was a dream; in fact, I hesitate to call it "working" at all. She felt like a friend almost immediately. She responded to our questions with warmth, patience, and clarity. She filled us in with whatever information we would need to make informed decisions, and then stepped back to let us think. She happily represented those decisions to the seller once they were made (even if we went slightly against her judgment). I firmly believe that the strong, united front she presented for us helped us to get the home we really wanted at a wonderful price, and I'm grateful. She was our cheerleader from beginning to end!"

## **Katie & Fred C. - Old Lyme, CT**



"Alexis was an absolute joy to work with! She was stellar at communication with us, and worked so hard to make it an easy and enjoyable experience to sell our house! I will be recommending her to everyone I know! Her level of dedication to her work is top notch, and stands out above all the rest!"

### **Marco & Ashley C. - Berlin, CT**



"Prior to Alexis my wife and I had 2 previous realtors over the course of a couple years. Let's just say they were terrible. Alexis was the gem we needed in buying our first home. She was attentive, responsive, and easy to speak with regarding everything and anything. Alexis' calm nature made the most stressful time in a new home buyers life less stressful. She explained all the ins and outs in detail which helped me learn and understand the process. Alexis' negotiating skills were put to the test regarding the roof on my home and she was able to get the full amount! Her skills as a realtor are unmatched. I 100% will be referring her to other friends or family and use her again the any process of selling and or buying future property. If you're not going with Alexis you're doing it wrong."

### **Staci G. - Killingworth, CT**



My boyfriend and I have had the pleasure of working with Alexis over the last 4+ months. Alexis is a hustler. She is passionate and works very hard to make sure her clients needs are met. Time and again, Alexis did that little bit extra that made us feel valued and appreciated: She bought us lunch after a long day of showings, she filled out paperwork to help us make an offer on our dream home at 10pm (because that was when we finally made our decision) and she even personally delivered a beautiful plant, card and balloon when she heard that I was under the weather. Alexis' work effort certainly stands above the crowd. She has advocated for us at every turn and I would absolutely recommend anyone looking to sell, rent, or buy a home to work with her."

### **Donna M. - Stratford, CT**



"I spent 6 months working with Alexis to sell my home and find my forever home. Selling was a challenge because my home was in need of total updating. She was always professional and was quick to respond to every situation that arose. Her negotiation skills were great and she fought for me every step of the way. Several times when I was unsure how to proceed or if I was feeling anxious she put things into perspective for me and made me see the big picture. Alexis made a very stressful situation pleasant and took care of every detail without skipping a beat. Even when she was on vacation she made sure that I was able to see the home that I loved and put an offer on it. She is wise beyond her years and I would highly recommend her to anyone who is looking to buy, sell or both. She is the best!! Thanks to her I am now living in my beautiful new home. Thanks Alexis!!"

### **Joshua I. - Wethersfield, CT**



"Working with Alexis is like making a new friend right in the midst of one of the most frantic and stressful processes of your life. I felt supported, in good hands, and also in charge of my own destiny - there was no pressure to jump into something if I had any doubts at all."

### **Ashley L. - Newington, CT**



"Alexis has been the best realtor I have ever worked with. She takes the time to give her honest feedback and explain every step of the process. She breaks everything down so I can understand and make educated decisions. I will never use any other realtor other than Alexis!"

### **Samantha & Anthony N. - Newington, CT**



"Alexis is just simply the best!!! She was always 6 steps ahead of us, always on top of everything. She puts in so much hard work, and always has a smile on her face. She is always up front with everything and made the entire process as painless and seamless as possible. She is truly professional and truly goes above and beyond. I would recommend her to anyone and everyone until I'm blue in the face!!! I can't say enough about her. We love her and appreciate everything she has done for us."

### **James S. - Manchester, CT**



This was my first time selling a house and boy was I nervous. Alexis made everything so easy and seamless, and she was there for all my annoying questions and needs. I feel very fortunate because this process could have been a total nightmare with the wrong person. Alexis was the RIGHT person. She was very confident throughout the whole process and made sure I was comfortable every step of the way. All in all I was surprised how smooth everything was and how quickly I was able to sell. Alexis is definitely the best. I highly recommend her services, you won't regret it.



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# NEXT STEPS



I hope that the information in this homebuyer's guide was helpful to you. I would love the opportunity to get you started on your homebuying journey. Although it can be stressful, it is also very exciting. The best way to reduce stress is to be educated and informed so that you can be best prepared for any situation that arises along the way.

Whether you're ready to buy right now or maybe not for a while, be sure to connect with me on social media. I share insightful information and tips for buyers, sellers, and homeowners regularly that will be valuable to you at any stage of the game.

*Thank you!*