



• **BUYERS**  
GUIDE

THE ULTIMATE ROADMAP TO BUYING YOUR HOME

# THE TEAM



**KRISTEN DUCHENE**  
BROKER/OWNER

Kristen is a native of Litchfield County. She has many years experience in the art of buying and selling.



**Jared Tedesco**  
REALTOR

Jared has sold many homes in both Las Vegas and Connecticut. Jared is also the head of our rental division .



**LAUREN GARDNER**  
REALTOR

Lauren is a Torrington Native and currently lives on Highland Lake. Lauren specializes in lake front property.

# WHEN IS THE RIGHT TIME?

The time is usually now.

When you consider buying a home, keep in mind that interest rates and home prices tend to move opposite directions.

## Do

- Select a REALTOR
- Contact a reputable lender
- Get pre approved before searching
- Develop a wants and needs list
- Investigate mortgage programs

## Dont

- Look for homes without being pre approved
- Make any big purchases
- Make Verbal agreements
- Buy the biggest home in the neighborhood.





# THE STEPS



## REJECTED

Always try to do highest and best. in a sellers market.

## COUNTER OFFER

You can accept the counter offer, decline or renegotiate.

## ACCEPTED



## 1ST DEPOSIT

a security if you back out of the contract if all conditions were met.

## WAIVED INSPECTIONS

in as-is sales and only for informational purposes.

## INSPECTIONS

## REPAIR/ REQUESTS

You can negotiate with the Seller to fix, replace or credit any issues.

## TERMINATE

If the Seller will not agree to remedy any issues you can terminate. You will not get your inspection money back, only your deposit.

## 2ND DEPOSIT

## TERMINATE

You will not get appraisal fees back.

## APPRAISAL

You can negotiate the price if the home does not appraise.

## COMMITMENT

You will not get appraisal fees back.

## FINAL WALK THRU

You will not get appraisal fees back.

## CLOSING

You will not get appraisal fees back.



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# • THE PEOPLE

## **BROKER**

We'll give your home a good once over, make a list of everything we think needs to be addressed before listing, including small and large renovations, landscaping, tidying and small updates that could mean a better return.

## **REAL ESTATE AGENT**

Once we've agreed on the tasks that need to be done, we'll get to work on getting your home ready for sale. This usually includes staging, small repairs and storing personal items to make your home as neutral as possible.

## **REALTOR**

Once your home is in tip-top shape, we're ready to hit the market. Our unique selling strategy includes, open houses, social media marketing, virtual walkthroughs and print marketing that reach audiences far and wide.

## **LOAN OFFICER**

A loan officer is a representative of a bank, credit union, or other financial institution who assists borrowers in the process of applying for loans.

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# • THE PEOPLE

## **MORTGAGE BROKER**

Provides funds from many investors, banks and lending institutions.

## **MORTGAGE BANKER**

Works for a financial institution and provides company funds directly to a buyer. These loans often quickly get resold in the secondary mortgage market.

## **TITLE COMPANY**

Title companies guarantee the title of your house is free of issues, and insure you will actually own the property. This is where title insurance comes in, in case any findings of some sort come down the road.

## **HOME INSPECTOR**

A home inspector reexamines the condition and safety of a real estate property. At the end of your inspection they will send you a report on their findings.

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# • THE PEOPLE

## **APPRAISER**

A appraiser determines the current value of a property. Most of the work to determine the value of a real estate appraisal is done during an on-site inspection

## **INSURANCE AGENT**

Insurance agents and brokers (generally, an agent works for a specific company; a broker is independent) exist to help you comprehend the various clauses and requirements of insurance policy.

## **ATTORNEY**

A Real Estate attorney prepares or reviews all of the paperwork involved in buying or selling property and represents the buyer or seller at closing.

## **PARALEGAL**

real estate paralegal ensures the efficiency of a law firm by providing clerical services and other supportive aid to lawyers in the real estate field.





**1**

**I SHALL NOT**

**2**

**I SHALL NOT**

**3**

**I SHALL NOT**

**TAKE OUT ANY  
NEW CREDIT  
CARDS**

**BUY ANY NEW  
VEICLES**

**RACK UP CREDIT  
CARD BILLS**

# FINDING THE RIGHT HOME



## LOCATION LOCATION LOCATION

The one thing you cannot change about a property is its's location. They say "find the worst house in the best neighborhood to make a great ROI..

## BE REALISTIC

If your a first time home buyer odds are you are not going to find your dream home. Think to yourself , am I looking for something to grow into and add on to, or am I looking to settle for now plus make an investment.



## NEW VS. OLD

Older homes can be good for people who want to be located in a well-established community. They also tend to have better quality construction than more recently built homes. Newer homes tend to require less work, stress and money to get them into shape.

“In some markets, hesitating to make an offer means you lose out – quickly!”



### **VITAL COMPONENTS**

Take a look at anything that would be costly if it needed to be repaired or replaced. For example the roof, windows, well, septic tank Find out what state the heating, ventilation and air conditioning (HVAC) system is in.

### **CONVIENCE**

Ideally, your home will be close to your job, family and friends. Focus on choosing a home in a location that feels relaxing and inviting to you. It's also important that your home fits your everyday life. .

### **AFFORDABLE**

Even when it comes to buying a home, you'll want to have money in reserves. Many financial experts are against putting all of your savings into buying a home.





# PHOTOS

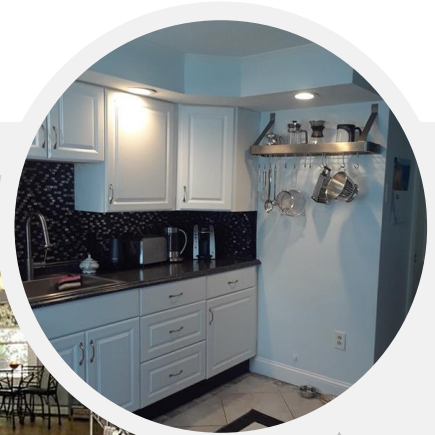
Don't judge a house by its photos



BEFORE



AFTER  
Wide angle lenses can be deceiving.



BEFORE

AFTER

Not all photos can show the full potential of a home. See one of our listings photos on the left. The picture on the left was taken by another company prior to our listing.



BEFORE



AFTER

Another example of a home listed with another agency before and our photos after.

# • THE COMPANY

Litchfield County's  
modern brokerage.

Litchfield County Real Estate was established in 2021 striving to give clients unparalleled expertise and a positive experience.

- **QUALITY:** We deliver only excellence and aim to exceed expectations.
- **INTEGRITY:** We conduct ourselves in the highest ethical standards,
- **COURAGE:** We make decisions and act in the best interests of our clients.
- **FUN:** We believe in having fun at work and with each other.
- **PASSIONATE:** We believe that working with "all heart" can change the world.
- **ACCOUNTABLE.** We take full ownership in delivering on our commitment to excellence.
- **HUMBLE.** We never forget that we owe everything to the efforts of each team member, our families, and our clients.





# THE FAQs

All of your questions  
answered!

## HOW LONG IS THE PROCESS?

There are many factors which affect home sales, but our homes generally sell in less than 5 weeks on average.

## BUYER VS SELLER MARKET

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.

## WHAT DOES CONTINGENT MEAN?

If you're looking at third party sites like Zillow or Realtor you may come across the word contingent. This just means that the Seller has accepted an offer and the home is under contract.

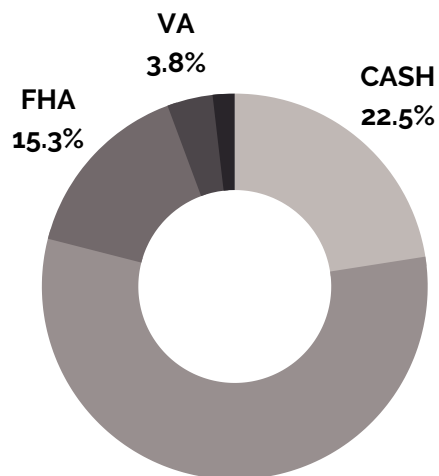


# Litchfield County Report



**2019**  
MEDIAN SALE PRICE  
**\$239,000**

**2020**  
MEDIAN SALE PRICE  
**\$293,000**



**Finance**  
Single family residential

READY TO GET STARTED?



P: 860.806.4169

[litchfieldcountyre.com](http://litchfieldcountyre.com)

FOLLOW ALONG

