



Why Work With Us?

We put your needs first.

List n Show is a local independent real estate firm staffed with exceptional sales professionals. Our clients can feel confident that their best interests are receiving the greatest possible attention and focus.

FINDING LISTINGS:

You will search for real estate listings on the most up to date service available using the “Search Feature” on our website. It provides direct access to the Connecticut Multiple Listing Service, the service used by member Realtors® for complete access to all Connecticut listed properties.

ONE-ON-ONE PERSONAL ATTENTION:

We will make ourselves accessible so you can reach us at any time. Your calls will be taken as priority, no matter when you call.

FLEXIBLE SCHEDULING:

We will open our schedule to ensure that we can show you any desired home on your timeframe.

COMPREHENSIVE ATTENTION:

We want you to feel comfortable, so we will take the time to answer your questions and provide you with plenty of material so the process of buying or selling a home is enjoyable and not filled with uncertainty and stress.

SERVICE PROVIDERS:

During the process of buying or selling a home, if you need any outside services, we have a list of local professionals and companies that deliver superior professionalism in their fields. You are not required to use these providers. This list is provided so you have the option to work with providers that have a proven track record.

The Search Process

Buyer Agent's Role During The Search Process:

- Arranges property showings that meet the buyer's needs.
- Provides information that the buyer requests about the home or property, community, taxes, utilities and zoning, or refers the buyer to appropriate information sources.
- Discloses any material facts about the property of which the agent has knowledge.
- Provides a list of local service providers which the buyer may use at their option: attorneys, lenders, inspectors, etc. - so the buyer can select a lender of their choosing and become pre-qualified with that lender.

Buyer Consultation: Ideally, before seeing any homes you would meet the Buyer Agent at our office to discuss your real estate needs including pre-qualification and lenders, to sign the "Exclusive Right To Represent Buyer Contract" form and to answer any questions you may have about your home search and the buying process. Due to your hectic schedule, time constraints and the location of the homes in relation to the location of our office, this isn't always practical. We are always available to discuss any and all of your questions and concerns by phone, text and email. We can also email forms to you in PDF format for your review.

Connecticut's Policy on Agency: In accordance with, Connecticut Real Estate Law & Regulations and; The Connecticut Real Estate Commission's Policy on Agency:

A buyer wanting representation must sign a Buyer Representation Agreement and be given a copy. This is a contract. The terms of the Buyer Representation Agreement are negotiable. An agent of a real estate brokerage firm cannot show a buyer another firm's listing(s) without a written, signed Buyer Representation Agreement.

Buyer Representation: In order for List N Show LLC to represent you as your Buyer Agent, in accordance with Connecticut State Law, we must first enter into a Buyer Representation Agreement with you which will authorize us to work for you.

We cannot show you another firm's listing(s) without first obtaining a written, signed Buyer Representation Agreement with you.

The form you will need to sign for Buyer Representation is the "Exclusive Right To Represent Buyer Contract" form. We would be your exclusive agent and we can then show you any and all the properties you would want to see.

We understand that you do not know us and that we need to earn your trust. We'll prove to you, and you will quickly see, that we will be available to you and will work diligently for you. We'll always return your calls and there will be a good line of communication between us.

In signing the Buyer Representation Agreement, you are not signing an agreement to purchase a home. This is not a purchase agreement. It is an agreement to use our services solely and we would be your Buyer Agent and Realtor. The terms, or length of time of the Buyer Representation Agreement are negotiable.

We understand that perhaps you are just starting to look and that perhaps you have a personal goal of buying a home in a years' time. For that reason, you may not want to actively look. That's ok. You still need an agent to represent you when you do look. We're happy to show you properties around your needs and time frame. Your needs may be that you only want to see a home now and then when it catches your eye and that you really won't be looking in earnest for another 8 months. That's ok. In signing the Buyer Representation Agreement, it doesn't obligate you to look at homes every weekend. We're here for you when you are ready to see a home or two.

We are here to represent you and show you properties - several properties a week - and with a sense of urgency, if this is what your needs are.

How Do We Get Paid? The Buyer Representation Agreement, as a legal contract, requires a provision for our fee. We do not charge a retainer fee as some agents do. We only get paid at the time of the closing. Although the fee that we charge you, the Buyer, is 3% of the purchase price, all or most of this can be collected by us from the seller or listing agency at the time of the closing. This is stated in the Buyer Representation Agreement in paragraph 10. The listing agency will offer, through the multiple listing service (MLS) which Realtors belong to, a percentage of the sale price as "Buyer's Agent Compensation" and the listing agency is obligated to pay this amount, as the MLS rules dictate. Typically, the listing agency is collecting a larger percentage from the seller, and they are offering a portion of it to the Buyer's Agent, through the MLS. This percentage varies but seems most often to be either 3% or 2-1/2%. If it is 2-1/2% then you, the Buyer, would be responsible for the 1/2% at the time of the closing.

We do not collect 3% of the sale price from you and then an additional 2-1/2 or 3% as offered through the MLS. It is just 3%

Pre-qualification: To began the home search process you first need to know in what price range you should be looking. You would need to talk to a lender or mortgage broker who will be able to pre-qualify you or even get you pre-approved. Any offer that is written up should have a pre-qualification letter from your lender attached to it. If you are not currently working with a lender, we can give you a list from which to choose.

Dual Agency: Once the Buyer Representation Agreement is signed, your Buyer Agent may show you some homes of sellers that List N Show LLC represents. If you choose to buy a home from a seller who also happens to be a client of List N Show LLC, List N Show LLC is obligated to provide both you and the seller with a "Dual Agency Consent Agreement" form for you and the seller to sign. By signing this form, you agree that List N Show LLC is free to represent both you and the seller in the deal. The form outlines the process to be followed to ensure complete fairness to both the seller and the buyer.

Finding Listings: You will search for the most current real estate listings using the "Search Feature" on our website. It provides direct access to the Connecticut Multiple Listing Service, the service used by member Realtors® for complete access to all listed properties.

The Offering Process

The Buyer Agent's Role During The Offering Process:

- Counsels the buyer on what price to offer to the seller.
- May prepare a comparative market analysis [CMA] of the property for the buyer.
- Shows what other buyers are paying for property in the area.
- Assists in writing an offer with the buyer's interest in mind and negotiates the best price and terms for the buyer.
- Keeps the price capabilities and objectives of the buyer confidential, and maintains anonymity if desired.
- Will send (email) the fully executed Purchase & Sale Agreement to the lender and to the buyer's attorney.

Real Estate Purchase Contract: When making an offer, we will write it up on a Real Estate Purchase Contract. You will be making an initial good faith deposit with your offer, so be sure to bring your checkbook. The amount can vary, depending on the purchase price of the home, but \$1,000 to \$2,000 is common.

Upon acceptance of the offer, presumably after some back and forth negotiation, you may be required to give a second deposit, typically within 7-10 days.

Connecticut Residential Property Disclosure & Lead Paint Disclosure: The state requires the Seller of residential property to provide the Buyer with this form. The form includes a series of questions about the home, such as the age of the roof, age of furnace, any water in basement, etc. The Seller checks either "yes, no or unknown" on the questions and space is provided to explain in detail.

A lead paint disclosure will also be provided if the home has been built prior to 1978 and I will provide you with the pamphlet, "Protect Your Family From Lead In Your Home."

We can provide you with these disclosures on any home you'd like to see, by requesting them from the listing agent and often times this information and more is available to us as attachments in the MLS. Additionally, if you have been set up on the client portal, you can also access all the attachments. This information is good to have on any homes that you have interest in but also, with the home that we ultimately write an offer on, you will be required to sign these disclosures and we will attach these with the offer.

Mortgage Contingency Date: On the Real Estate Purchase Contract, we will need to fill in the terms of your mortgage and a date by which you will have your commitment. We will need to talk to your mortgage broker/lender beforehand so that we can fill in the proper information. We will need to know the type of mortgage, i.e. conventional, CHFA, etc, interest rate, mortgage amount and term. Additionally, we will need to fill in the mortgage contingency date. This is the date by which we state that you will have a mortgage commitment. Depending on the type of mortgage you are obtaining, the amount of time it takes to get your commitment varies. It is important that we fill in a realistic date when writing up the Real Estate Purchase Contract. You are obligated to give a copy of your written commitment to the Seller, via us as your agent, no later than the mortgage

contingency date. The closing date is an additional question we will talk to your lender about. Given the type of mortgage you are applying for, how many business days are needed after commitment is obtained before you have a "clear to close?" You must keep in close contact with your lender and be sure to get all the requested information to them in a timely manner. When you meet with your lender, they can explain all of this in detail.

You can terminate your Real Estate Purchase Contract and receive your deposit back if you cannot obtain a mortgage if you adhere to the terms of the Real Estate Purchase Contract, making all the dates. It is our job to make you aware of these dates and communicate with you and your lender as these dates draw near.

Home, Pest & Environmental Inspections / Tests: We advise and highly recommend that you have a home inspection of the property, including a septic inspection. There is a provision in the Real Estate Purchase Contract that states that you will have certain inspections by a certain date (to be filled in when writing the offer). These inspections are really for structural, mechanical, electrical and safety purposes and having the inspection is good protection for you. Should something be discovered, you will have the opportunity to request repairs of the Seller and if an agreement cannot be reached, you will have the choice to terminate the Real Estate Purchase Contract and receive your deposit back, if you stay within the terms of the contingency, meeting the dates that have been filled in. This inspection period allows you time to seek out more information about the home which is your prerogative.

Attorney: You may seek the advice of an attorney at any time and the offer can be made contingent upon an approval of the documents by your attorney.

The Closing Process

The Buyer Agent's Role During The Closing Process:

- Will keep close contact with the lender and buyer to ensure all required documents are received by the lender in a timely manner.
- Monitors all dates, mortgage, appraisal, inspections, events and requirements for the buyer.
- Requests any extensions if necessary.
- Attends inspections. Consults with Buyer to prepare inspection repair requests, if necessary, and presents them to the seller's agent and negotiates them within the allotted time frame per the contract.
- Attends pre-closing walkthrough of the home with the Buyer and then attends the closing with the buyer.

Fully Executed Real Estate Purchase Contract: As soon as there is a fully executed (signed by both parties: buyers and sellers) Real Estate Purchase Contract, the process to get to the ultimate goal and conclusion of closing on your home, and being given the keys, begins.

Mortgage Commitment: We will immediately send, via email, the executed Real Estate Purchase Contract to your lender. Your lender will be contacting you and requesting various documents which you must send to them on a timely manner. We will keep close contact with the lender and you, the Buyer, to ensure that all required documents are received by the lender.

Real Estate Purchase Contract Dates: There are certain specific dates that are written in the Real Estate Purchase Contract that must be adhered to for specific reasons. The Mortgage Contingency Date, paragraph #5, is the date by which the Buyer should receive a written commitment for a mortgage loan and the Buyer is obligated to provide a copy of this to the Seller on or before this date. If the Buyer is either denied the mortgage or does not have full commitment by this date, there are certain options the Buyer has and must act upon as stated in paragraph #5. An action is needed by the Mortgage Contingency Date and if no action is taken or given and this date comes and goes, the Buyer may be in danger of losing their deposit.

The inspections need to be completed by a certain date.

We will monitor all dates to ensure that all are adhered to or that an extension of these dates is requested if necessary.

Contract Addendums & Extensions: Extensions of dates may be required. If the Mortgage Contingency Date is approaching and the lender indicates that more time is needed to process the loan before a full commitment is given, then we request an extension of this date. We do this by using a specific form and presenting it to the Seller, via the Seller's agent, and both parties need to agree and sign the form. A Seller is not required or obligated to grant any extensions.

Inspection Repairs: It is your right and option as the Buyer to have a Home Inspection. We can provide you with the contact info of several inspectors from which to choose if you need this. Typically inspections are completed well within the 14 days that is usually written in on the Real Estate Purchase Contract. You call the

inspector to make the appointment and ask the inspector about his fee and other questions you may have. The inspector will perform a main home inspection for structural, mechanical, electrical and plumbing systems. This same inspector can, for additional fees, perform termite, radon and other inspections as needed by the Buyer. If the home is private well and septic, the same inspector can check water potability and flow. A different inspector will be needed to inspect the septic system.

You will be at the inspection and we will be there too. As a result of the inspection the inspector may recommend that a licensed professional; plumber, HVAC or electrician for instance, be called in for a more detailed evaluation of his field of expertise. For this reason, an extension of the Inspection Contingency Date may be requested.

As a result of the inspections, you the Buyer, may want to request of the Seller that some items be repaired. These repair requests are presented on a specific form. We will discuss with you the issues that you would like to have addressed pursuant to the inspection and we will write these on the form for you to review. The Home Inspector would have provided us each with a Home Inspection Report. It may be decided by you the Buyer, that a certain amount of money will be requested in lieu of actual repairs or a combination of both. This amount requested may be needed to be backed up by a written repair quote from a contractor. We need to provide the Seller with this report and the repair requests by the Inspection Contingency Date. There is then a 3-day period when the requests are negotiated and hopefully both parties can agree on the repairs.

Pre-closing Walk Through: We will walk through your home on the morning of the closing. If there are any issues we will write them down and present them to your attorney immediately. We will then go to your closing.

Closing: The closing is just a meeting, typically held at your attorney's office where you will finally sign all the lending/closing docs. Your attorney will explain each item that you are signing. Closing can typically last between 30-90 minutes. Basically you, the Buyer will sign the mortgage and the note, and the Seller will sign the deed. You will be given the keys to your new home and be on your way to your new address. We will be there with you to see this through and offer our congratulations!

Service Providers

While some good information might be learned through disclosures you may have other questions about the property. List N Show LLC and all agents affiliated with it are trained in the marketing of real estate. They are not trained or licensed to provide the buyer with professional advice regarding the physical condition of any property or regarding legal or tax matters. Accordingly, neither List N Show LLC nor the agents affiliated with it will make any representations or warranties regarding the physical or legal condition of any property listed with List N Show LLC or selected by a buyer.

We advise that the buyer should consider exercising their option to use the services of appropriate professionals to conduct inspections, investigations, tests, surveys, and other evaluations of the property. We are a professional real estate agency trained in the marketing of real estate only.

You understand that the names of attorneys, contractors, home inspectors and other professionals are furnished as a convenience to you and are not an endorsement or guaranty of those professionals or their work product, and that you are not required to utilize the services of any of these companies or individuals.

Attorneys

Jeff Walsh
Jeffery T. Walsh & Associates, PC
210 Main St.
Manchester, CT 06040
860 649-1700
Paralegal: Joanne Getchell
jeff@walshesq.com
joanne@walshesq.com

Gary Lavigne
Lavigne, Mark & Rodgers, LLC
945 Main St.
Manchester, CT 06040
860 643-2501
gdlavigne@lmrblaw.com

James Brennan
Kaplan & Brennan
643 Norwich Rd.
Plainfield, CT 06374
860 564-3351
jim@kaplanandbrennan.com

Elisa Bartlett
Bartlett Law, LLC
2181 Boston Tnpk.
Coventry, CT 06238
860 742-7377
elisabartlett@aol.com

William Grady
8 West High St.
East Hampton, CT 06424
860 267-2502

Lenders

Gayle Cunningham
Primary Residential Mortgage
860 268-3306
gcunningham@primeres.com

Jesse Grazzo
McCue Mortgage
860 224-2683 x509
Cell Preferred: 860 402-1337

Suzanne Greene
Village Mortgage
860 644-9264 ext. 21
sgreene@villagemtg.com

David Gold
Liberty Bank
860 748-5601
dgold@liberty-bank.com

Sharon McHugh
Savings Institute Bank & Trust
860 208-8925

Kathleen Standish
Norcom Mortgage
860 917-0994
kathleen.standish@norcom-usa.com

Home Inspectors

Ryan Home Inspection
860 930-6009
ryaninspections@aol.com

Tiger Home Inspection
800 328-4677
www.tigerinspect.com

CT Complete Home Inspectors
Mike Eagan
860 965-4003
ctcompletehome@gmail.com

Septic System Inspection

Drew Dayton
CT Septic & Inspections, LLC
860 823-7324
ctseptic@gmail.com

Septicology
860 462-3926
860 970-1434

ADB Construction & Septic Corp.
860 432-5996
adbconstruction1@aol.com

Septic Tank Pumping

Art's Septic Tank Service, LLC
Erik Bourassa
860 423-7604
artsepticsservice@earthlink.net