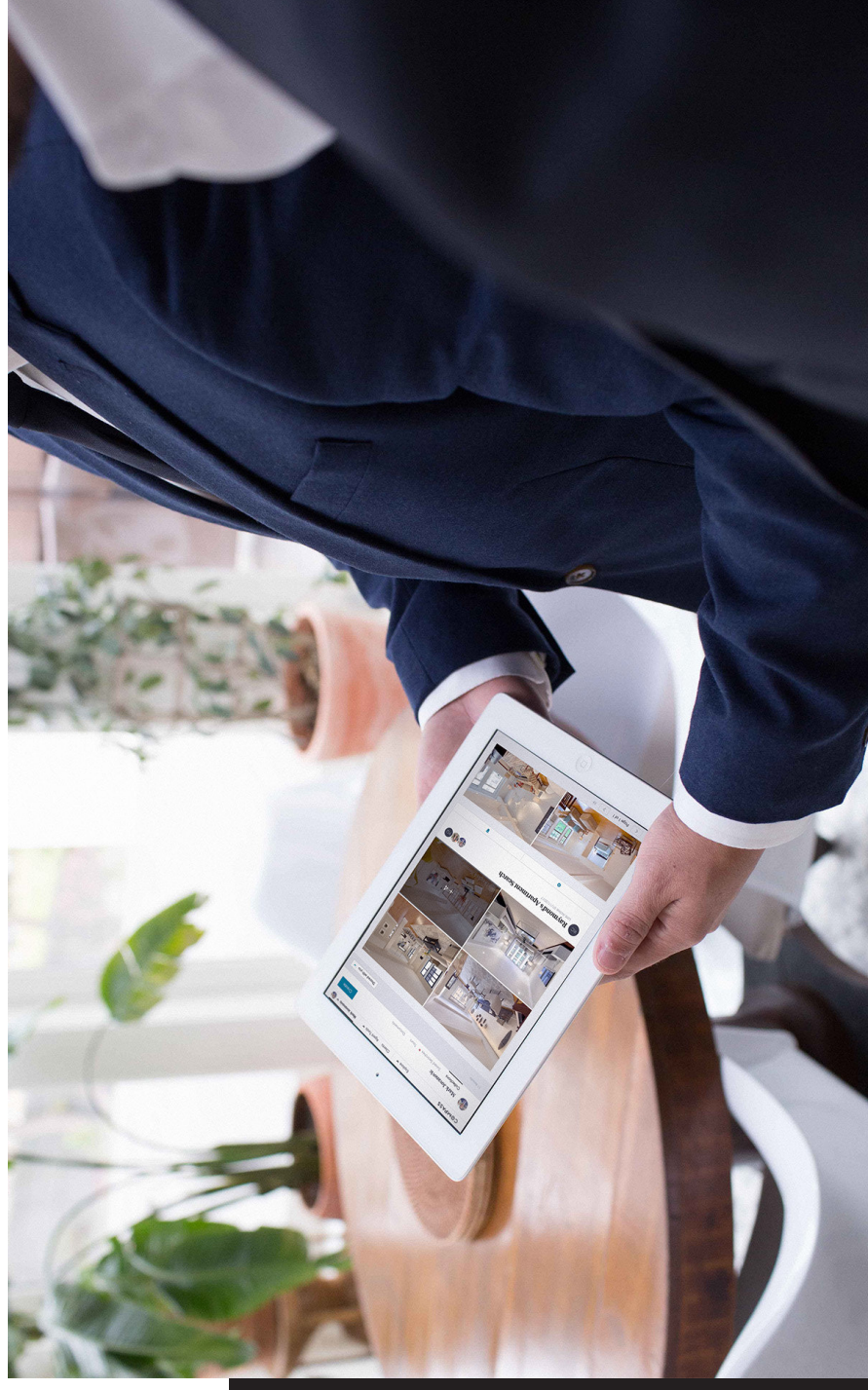


## Our Compass Tools and Programs Help You Find Your Next Home

**Collections** lets you compare multiple properties within a central visual workspace. We can monitor market activity in real time, stay in constant contact, and invite collaborators to join in on our search discussions.

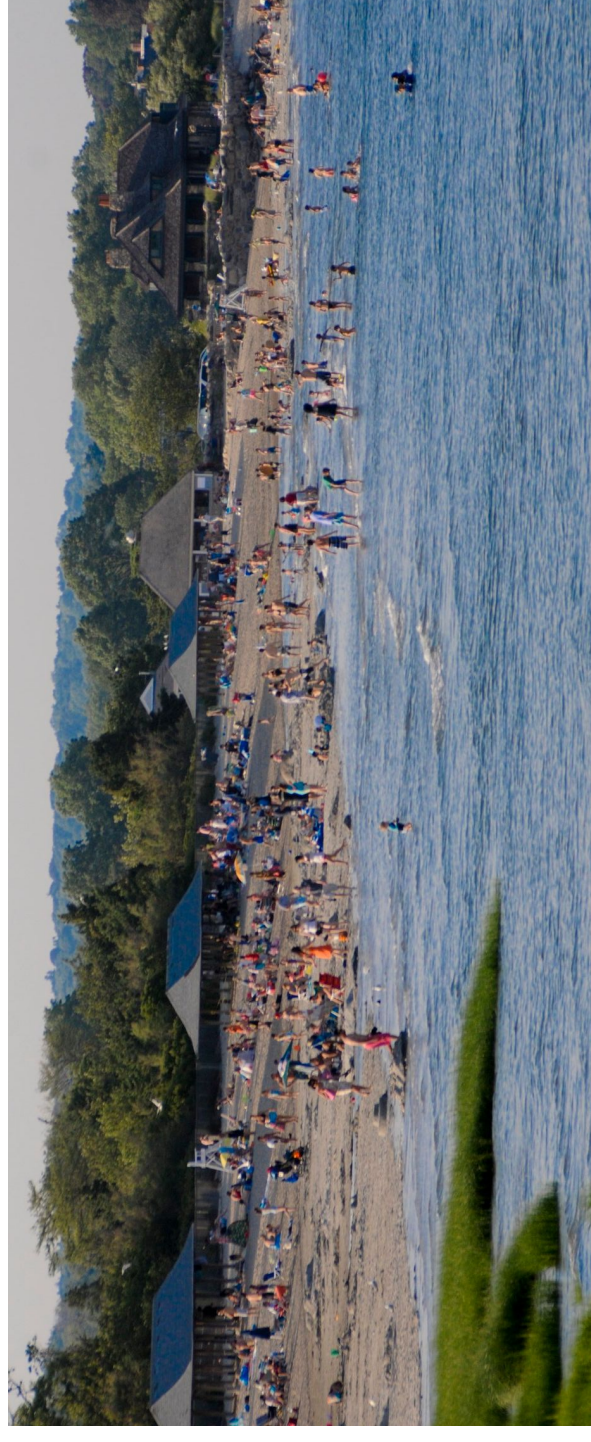
**Compass Search** can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, you can discover exclusive Compass listings you won't find anywhere else!

**Coming Soon and Private Exclusives** give you an edge in your home search. Browse unique properties that are only viewable on Compass.com and discover your future home before it even hits the market.



## Get to Know Greenwich, Connecticut:

From the Beach Country to the Back Country - Greenwich boasts beautiful waterfront properties, spacious backcountry estates, and quaint neighborhoods. Being the "Gateway to New England" the Town offers a rich history dating back to 1640. Many consider it to be one of the most inviting towns in the entire US. From its, low property taxes, world-class schools, unparalleled shopping, fine dining, and inviting recreational opportunities, Greenwich has it all! You can expect nothing but the best. The only way to find out is to come and experience our Hometown.



## Your Buyer's Guide To Greenwich



**GREENWICH**  
STREETS

TEAM AT COMPASS

Scan the QR code to learn more about what we have to offer you.



200 Greenwich Ave 3rd  
Floor, Greenwich, CT 06830  
203-817-2871

**COMPASS**



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# Buyer Process

01

## Find an Agent

We will set up a time to discuss the neighborhoods you are considering and we will help guide your search.



02

## Get Pre-Qualified

Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, to help determine the price range for your search.

03

## Visit Properties

Now is the time to consider your ideal home's location and amenities. We will take you to view homes that match your search criteria and open houses.



Scan the QR code to learn more about what we have to offer you.

## CLOSING COSTS

Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, and title insurance.

## CLOSING STATEMENT

The statement which lists the financial settlement between buyer and seller, and the costs each must pay.

## Key Terms

### APPRAISAL

Assessment of the property's market value by a licensed appraiser, for the purpose of obtaining a mortgage.

### CONTINGENCY

Certain criteria that have to be met in order to finalize the sale.

### INSPECTION

An expert conducts a formal review of the property to find visible issues that need to be repaired.

### EARNEST MONEY DEPOSIT (EMD)

A good faith deposit by the buyer to show that they are serious about the property. In exchange, the seller agrees to stop marketing the property.

### TITLE INSURANCE

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

### PRE-QUALIFIED

Potential buyers provide an overall financial picture and mortgage brokers provide an estimate of what level of loan they will likely be pre-approved for.

### RECORDING FEES

A fee paid to the local government to officially report a sale of a home; usually paid by the buyer.

04

## Submit an Offer and Negotiate

Once you identify a home you like, you can put in an offer. The seller will likely return with a counter offer, which you can accept, reject, or make another counter offer. We will provide advice throughout.

05

## Attorney Review

Your attorney's job is vital to protecting your interests, and to review paperwork on your behalf.

06

## Home Inspections

You will select all desired inspections and determine the property condition within the agreed timeline and contingencies. You'll review disclosures and preliminary title report as well.

07

## Loan Appraisals

Organize an appraisal with your bank. Your completed mortgage application should be submitted to your chosen lender for the bank to then issue a loan approval.

08

## Final Walkthrough

Confirm that no damage has been done to the home since the inspection and that major systems and appliances are in working order.

09

## Closing

Documents are signed, payment is exchanged, and you receive the keys!

10

## Welcome Home!

Congratulations! You're a homeowner.

