A GUIDE FOR BUYERS · CONNECTICUT

Buying a Home in Connecticut: Step by Step

From your first conversation to the keys

Connecticut does a few things differently. It’s an attorney state, so there are no escrow companies, and a few steps happen in an order that surprises people from other states. Here’s the whole process, start to finish.

The ten steps

1

Consultation & representation

We sit down together to map out your needs, your wants and your timeline. Connecticut law requires a signed buyer representation agreement before I can show you another brokerage’s listing or negotiate on your behalf, so we put that in place up front, and I’ll walk you through exactly what it says and how I’m paid.

2

Pre-approval

Before we tour anything, you speak with a lender and get a true pre-approval, not a pre-qualification. It tells you exactly what you can afford so we shop in the right range, and it tells sellers you’re serious. In a multiple-offer situation, a strong pre-approval letter is often what separates the winning offer from the rest.

3

The search & showings

You’ll get listings the moment they hit the MLS, not after they’ve been picked over. We tour the ones worth your time, and I’ll tell you what I see: the roof, the systems, the road noise, the resale story. This is where you figure out what you actually want versus what you thought you wanted.

4

Writing the offer

We build the offer around more than price: deposit, inspection window, mortgage contingency date, closing date, what conveys and what doesn’t. I’ll call the listing agent to learn what the seller actually values before we submit. The seller can accept, reject or counter, and we negotiate from there.

5

Attorney review

Connecticut is an attorney state. There are no escrow companies; your attorney runs the legal side of the deal. Once terms are agreed, both attorneys review and finalize the contract, and it’s only fully binding once signed by both parties. Your deposit goes to the escrow agent named in the contract, typically the seller’s attorney, and is held in their trust account.

6

Home inspection

You hire the inspector; I’ll give you names and be there with you. Most of what turns up is minor and expected. The report is there to catch the things that aren’t. From there we decide together whether to ask for repairs, ask for a credit, or walk. Your deposit is protected as long as we act inside the inspection window.

7 Appraisal & mortgage commitment

Your lender orders the appraisal to confirm the home is worth what you're paying. Meanwhile underwriting works toward your written mortgage commitment by the date in the contract. This is the deadline we protect most carefully. If the appraisal comes in low, we renegotiate, cover the gap, or use the contingency.

8 Title & municipal search

Your attorney searches the land records for liens, easements, deed restrictions and anything else clouding title, and orders your title insurance. They'll also check the municipal records: permits, zoning, assessments. If something surfaces, this is when we fix it, well before the closing table.

9 Final walkthrough

The day of or day before closing, we walk the home one more time. We confirm it's empty, clean, undamaged, that every agreed repair is done, and that what was supposed to stay is still there. Anything wrong gets raised now, while we still have leverage.

10 Closing

Closings happen at an attorney's office. You'll sign your loan documents and settlement statement, funds are wired, and your attorney records the deed at town hall. That recording is the moment the home is legally yours. Then you get the keys. Congratulations, and call me any time after: I keep a contractor list for a reason.

How long it takes

The search is the unpredictable part: some buyers find the house in a weekend, some take a few months. Once your offer is accepted, closing usually follows in 30 to 60 days, depending on your lender and the date the seller needs.

One warning worth repeating

Wire fraud targets home buyers. Before you wire any money, call your attorney's office at a number you already have and confirm the instructions out loud. Never trust wiring instructions that arrive by email, even if they look like they came from your attorney.

> Ready for step one? Call or text me at 860-329-4820, or set up your listing alerts at www.stanleymartone.com/search.

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