

Buyer's Guide

lussierrealestate.com | daniel@lussierrealestate.com | 203.494.1082



DANIEL LUSSIER
COASTAL LIVING ON THE CT SHORELINE



A man with short dark hair and glasses, wearing a dark blue button-down shirt and black trousers, stands in front of a window with a view of trees. He is smiling and has his hands on his hips. The background is a modern office interior with large windows and a desk with a computer monitor.

DANIEL LUSSIER

BUYER'S GUIDE

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Whether you've been on the home-buying journey before or you're a first-time homebuyer, buying a house is a big investment and a major life decision. The path to receiving keys to your new home can be confusing and overwhelming, which is why many buyers choose to work with a real estate agent to guide and represent them through the process.

When deciding who to hire as an agent, know that I am here to assist you so you're "in the know" throughout the process and understand "what's next". I will communicate with you regularly throughout this intricate process to help you find your ideal home that fits your financial goals, give you status updates, and make sure we are still on the same page and your needs haven't changed.

My goal is to make this process as efficient, clear, and fun for you as possible.

Daniel Lussier
Real Estate Agent

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1 | PROCESS & TIMELINE

FROM HOME BUYER TO HOMEOWNER

PRE-SEARCH 1-2 Days

Setting a budget and getting pre-qualified



THE SEARCH *Varies*

Finding a home that meets your wishlist



THE OFFER 1-10 Days

Submitting an offer and negotiating terms



THE CONTRACT 5-7 Days

Reviewing contract and understanding what you're signing



INSPECTION 5-10 Days

Scheduling a licensed home inspection



APPRAISAL & MORTGAGE APPROVAL 1-2 Weeks

Getting the home appraised and obtaining mortgage approval



CLOSING 1-5 Days

Scheduling closing date with attorneys



TIME TO MOVE!

Celebrating your new home!



2 | 10 WAYS DANIEL LUSSIER CAN HELP

- 1** Help you navigate through available properties for sale and focus your search on those that fit your wishlist and goals.
- 2** Look out for your best interests and be a source of guidance and knowledge about the purchasing process.
- 3** Help you identify type of properties, offer resources for neighborhood information, and explain market trends to bring clarity to your purchasing goals.
- 4** Offer you access to my network of sellers, mortgage brokers, real estate attorneys, and home developers.
- 5** Schedule and attend showings with you, providing you with information on each property.
- 6** Submit offers to the seller or seller's agent when you find that perfect home and help you negotiate the best deal possible.
- 7** Manage the back-and-forth negotiation process between you and the seller and guide you through each phase of the contract progression.
- 8** Offer guidance as you complete financing applications with your bank and submit paperwork to your attorney.
- 9** Coordinate closing date and your final walk-through of the home.
- 10** Be a resource in the future if you ever need current information on the housing market, are considering selling your home, or know someone who needs guidance.

3 | PRE-SEARCH

SETTING YOUR BUDGET | 1-2 DAYS

Making the decision to purchase a home and understanding your financial goals and budget is the first step in the process.

If you're financing your home purchase, you will need to get a pre-approval from a bank or lender. The bank or lender will assess your financial situation to determine what type of mortgage and amount you should be able to manage.

When setting your budget, keep in mind there are additional costs associated with purchasing and owning a home, including closing fees, taxes and home insurance, that need to be factored into your overall expenses. The mortgage loan will likely not take into account your other lifestyle expenses, so use the pre-approval amount as a starting guide to determine what you're truly comfortable paying for a home.

Working with Daniel Lussier, you will have access to an experienced team of professionals that can assist you with your mortgage, insurance, and closing needs.



4 | THE SEARCH

FROM SEARCH TO CONTRACT | VARIABLE TIMEFRAME

The key to a successful house hunt is not only knowing how much you can afford, but also what you're looking for and where. The agent will guide you through the search to help you find a home that best fits your goals. Keep in mind that your search and timeframe may be affected by various factors, such as how quickly you have to move, how flexible your wishlist is, and the current housing market.

THE SEARCH

CREATING A WISHLIST

Knowing what you're looking for and understanding how it will fit your budget and lifestyle can make the process of finding the right house much easier. When creating a wishlist, write down your must-haves and any deal-breakers to use as a starting point. Things to consider include number of bedrooms and bathrooms, yard space, and any special features.

Having a wishlist will help your agent set up a more targeted search and schedule showings for houses that best fit your criteria.

CHOOSING A NEIGHBORHOOD

Consider which neighborhoods you might want live in and make a list of your top two or three to focus the search on. When deciding on a neighborhood, think about your potential commute to work, how close your family and friends will be, and what amenities the neighborhood offers. If you're relocating to a new area, it can be challenging and overwhelming knowing where to start looking. your agent should be able to provide you with resources to research neighborhoods so you can decide on potential locations that best suit your needs.

MAKING AN OFFER

Finding a home you love and deciding to make an offer on it is an exciting moment. Your agent will submit your offer and pre-approval letter (if you're financing), to the seller's agent and help you through the back-and-forth counteroffer process. Not everything will be negotiable, but you can inquire about items such as appliances, fixtures, curtains or blinds, washer/dryer, or other fixtures that you may want to stay with the house. As your agent, Daniel Lussier will fight hard on your behalf to get the best deal possible.

SIGNING THE CONTRACT

Once all terms are negotiated and agreed upon, you and the seller will sign the contract and you are ready to move to the next phase of the process, which includes a home inspection and mortgage approval.

5 | MORTGAGE APPROVAL

THE FINAL STRETCH | 1-4 WEEKS

If you're financing your home and have a signed contract, your bank or lender will next take steps to process your application to approve you for the loan.



HOME INSPECTION

Most agreements will give you the opportunity to conduct an inspection of the property by a licensed home inspector. You have the option to waive this inspection, however you should discuss with your agent the pros and cons of waiving.

A home inspector will go through the property and inspect the current condition of the home's structure, heating and cooling systems, water supply, and more. A report with photos and explanations will be delivered within a few days after the inspection.

The results of a home inspection can affect the negotiated terms and lead to changes in the agreement if any major issues are discovered.



APPRAISAL

An appraiser will be sent by your bank or lender to assess the home's actual value.

Just like with a home inspection, the results of an appraisal can affect the negotiated terms. If a home appraises significantly lower than your submitted offer, the bank will not approve the mortgage loan. The seller will either need to lower the price or back out of the agreement.

The appraisal process determines the home's fair market value based on many factors, including its condition and the value of comparable homes in the area. As our agent, Daniel Lussier will bring knowledge in the market and experience valuing potential homes to make the process smoother.



MORTGAGE APPROVAL

The mortgage approval process can take several weeks and requires patience. You will be asked to submit a lot of paperwork, including your most recent tax returns and several months worth of paystubs to verify your income. The bank will also run a credit check to assess your debt to income ratio.

The process can go significantly smoother by submitting all requested paperwork as quickly as possible so the bank has sufficient time to review them and ask for any supplemental information.

As your agent, Daniel Lussier can connect you with experienced lenders who can offer options that best suit your financial situation and goals.

6 | CLOSING

(ALMOST) TIME TO MOVE | 3-5 DAYS

Once your financing has been approved by the bank and the buyer and seller attorneys have all the paperwork necessary to transfer ownership of the home, including a clear title check, the attorneys will coordinate and set the closing day. You will receive a clear to close and a set of closing documents to review and acknowledge before the closing.

TIPS FOR CLOSING DAY

STAY FLEXIBLE

When making arrangements for your closing day, it's important to stay flexible and factor in alternate plans. The closing date that you put on your original contract may not be the actual closing date that will be decided on by the attorneys. Make your employers, movers, and anyone else involved in your closing day aware of the possibility of a change in closing date and time.

EMPLOYMENT VERIFICATION

The morning of your closing, your attorney's office will need to perform one last employment verification. Make sure the attorney has the appropriate contact information for your employer to avoid any issues and delays in the closing.

CELEBRATE!

Once you have the keys in your hands and have officially purchased your new home, it's time to celebrate! Take a moment to destress from the journey and congratulate yourself on the accomplishment before diving into the next project: the big move into your new home!



7 | THE PEOPLE

MORE THAN JUST A BUYER AND SELLER

The home buying process relies on the collaboration of many people. The list below summarizes a few of them.

BUYER AND SELLER The buying process of a home starts with a seller making their home available for sale and ultimately ends with a buyer as the new homeowner.

AGENTS Real estate agents are licensed professionals that represent buyers and sellers during the sale of a home. A buyer's agent will search for listings that meet the buyer's wishlist criteria, set up showings, submit and negotiate offers on behalf of the buyer, maintain communication with all parties involved to keep the process moving forward, and more. The buyer agent's compensation is based entirely on commission, which is often covered by the seller and split with the brokerage and seller's agent.

PHOTOGRAPHERS A seller or seller's agent will often hire a professional real estate photographer who is skilled in taking photos that help showcase the best features of a home.

HOME STAGERS Home stagers help prepare a seller's home for sale by transforming its look and feel to appeal to the widest range of buyers possible. Stagers have access to different styles of furniture, lighting options, and artwork and come with invaluable interior design experience.

ATTORNEYS Real estate attorneys are necessary for drawing up and negotiating contracts during the selling process. The seller and buyer will often have their own attorney representing them. Attorneys also handle all documents needed for the ownership transfer and will conduct the closing.

APPRAISERS A licensed appraiser is hired by the buyer or the buyer's lender to assess the true value of a home.

INSPECTORS A buyer may hire a licensed home inspector to inspect the inside and outside of the home, noting anything that is in need of repair or replacement.

LENDERS Lenders approve and set up the mortgage if the buyer is using financing to fund the purchase.

8 | THE WISHLIST

YOUR HOUSE-HUNTING PLAN OF ACTION

DESIRED LOCATION _____

BUDGET _____

MUST-HAVES _____

DEAL-BREAKERS _____

NOTES _____

11 | LET'S CONNECT

CONTACT US TODAY TO FIND OUT HOW DANIEL LUSSIER CAN HELP YOU FIND YOUR DREAM HOME

Your time is valuable. Understanding what you're looking for in your ideal home allows us to tour the properties that best fit your needs.



TARGETED & TIMELY SEARCH

When beginning your home search, we will discuss your wishlist, including size of home, number of bedroom and bathrooms, property features, desired neighborhood, and time frame for moving. Once we establish your wishlist, you will be set up with a targeted search of available homes for sale with timely, automatic notifications of homes that meet your criteria as soon as they hit the market.

GUIDANCE THROUGH EACH STEP

The path to receiving keys to your new home can be confusing and overwhelming. I will be contacting you regularly throughout the process to give you status updates, make sure we are still on the same page and your needs haven't changed, and to guide you through each step towards home ownership.

EXPERTISE OF A TRUSTED TEAM

By working with me, you will have access to my trusted team of experts that will help you explore funding options and get pre-qualified quickly so we can put in a strong offer for your potential home, while leaving room for negotiation.

With deep knowledge of the Shoreline market, I always have your best interests in mind. I will assess the value of each property we look at so you can feel confident in the value of your purchase.

Once your offer is accepted, you will work with a home insurance agent and an attorney who will initiate the Closing process. The Closing is the final step of buying a home during which you close the deal with the seller and if taking out a mortgage to borrow a loan, the lender as well.

My goal is to make this process as efficient, clear, and fun for you as possible.



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DANIEL LUSSIER

MODERNIZING THE EXPERIENCE OF
BUYING AND SELLING REAL ESTATE



Delivering results and connecting more
people with their real estate goals



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