

tricia farin  
REALTOR®

real



# BUYER'S GUIDE

SMART MOVES START HERE





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# OUR COMPANY

Why Choose Real Broker CT, LLC

We are One Real

**One Culture.  
One Network.  
One Real.**

We are one united community. We accept and respect everyone—every employee, agent, and client—regardless of color, race, religion, sex, sexual orientation, or any other characteristic that makes them unique.

Through integrity and respect, we embrace the mindset that ‘we’ are bigger than ‘me. Only by coming together as one can we all succeed.

We learn together. We grow together. We thrive together.

**Our vision is to create a world where buying and selling homes is a simple, seamless, and enjoyable experience for everyone.**

## Work hard. Be kind.

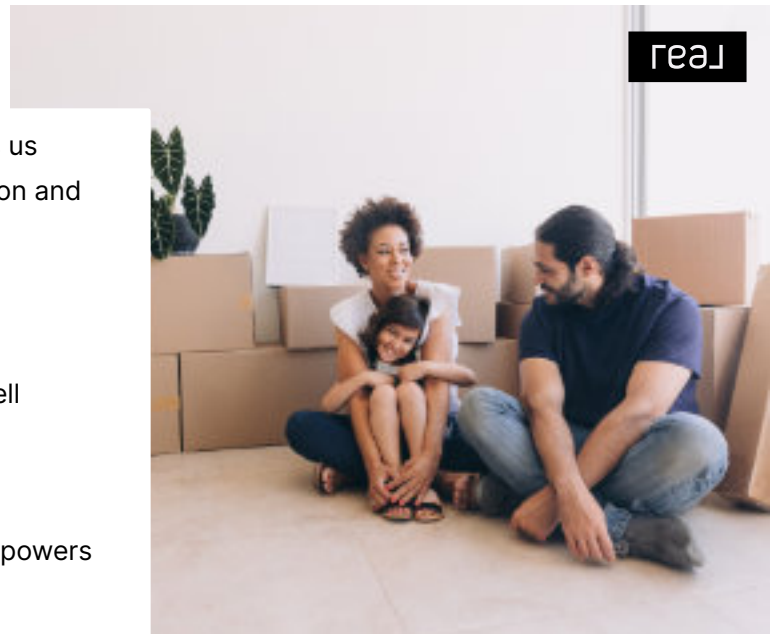
Kindness is a superpower and the fuel that keeps us growing. We stand together in service of our vision and each other.

## ‘We’ are Bigger than ‘Me’

Together, we move further and faster toward groundbreaking change in how people buy and sell homes.

## Tech x Humanity

Tech for a better experience – our technology empowers agents & simplifies the process for everyone.



**50**

US States + DC  
And 4 Canadian Provinces

**26,000+**

Licensed Real Estate  
Agents Across the  
Company

**\$49B**

Value of Homes Sold in the  
Last 12 months (Q4/2024)

**REAX**

Publicly traded company on  
Nasdaq since 2021

# MEET YOUR AGENT

Smart Moves Start Here



## TRICIA FARIN, ABR, AHWD, RSPS

Real Estate Sales Professional

My passion for excellence, organized communication, over-the-top customer service and my ability to keep the human-side of the experience at the forefront is what elevates the real estate experience my buyers and sellers. My extensive marketing background and continued education in the real estate industry, provides a strategic competitive edge for my clients.



## RESULTS

I love to sell real estate and it shows.

**5**

5-Star  
Google Rating

**152**

150+ Successful  
Transactions since 2018

**20**

20 Years  
Professional Marketer

# HOME BUYER'S ROADMAP

## Meet with Tricia



There is no commitment required on your part for the initial meeting.

## Determine Your Goals



Prepare a wish list for your new home and discuss your wants and needs with me.

## Get Pre-approved



Speak with a loan officer to get pre-approved.

## Home Insurance



You are required to obtain home owner's insurance. Be sure to speak to multiple suppliers to get the coverage that suits you the best.

## Apply for Mortgage



Officially apply for your mortgage and provide all necessary documentation, as requested by your loan officer.

## Home Inspection



Schedule inspections and negotiate any repair requests from issues that may arise.

## Title Insurance



Your attorney will conduct a title search to guarantee the seller has legal and marketable title to the property. You will purchase title insurance, should a problem arise, the title insurer pays any legal damages.

## Appraisal



Your mortgage lender will order an appraisal, paid by you in advance, to be sure the property is worth the purchase price.

## Closing Day



You have received the clear to close. Before heading to the lawyer's office to sign documents, we will do a final walk-through of the property to be sure everything is in order.

## House Hunting



Use my portal to communicate interest in available properties.

## Home Tours



I will set up appointments to show you the homes that tick your boxes.

When you find the right home, we will put in a strong offer after looking at recent sold comps.



## Submit an Offer

## Under Contract



You and the seller have agreed to price and terms. The home is held for you until closing. You will pay your earnest money deposit at this time.

## Negotiating Terms



I will provide guidance to help you negotiate price and terms with the seller.



# FIRST STEP - FINANCING

## HOUSE SHOPPING IS AN INTERESTING TIME

Get pre-approved provided you with information on what you can afford, plus it shows the seller you're a serious buyer that's already undergone a credit and financial check. This helps ensure the sale will move forward without unexpected delays or financial issues.

### What you need to get pre-approved:

1. Proof of Income
2. Proof of Assets
3. Good Credit
4. Employment Verification
5. Other Documentation



### Which loan is right for you?

#### Conventional Loan

The most common type of home loan, which is offered through private lenders

#### FHA Loan

Loans designed for those with high debt-to-income ratios and low credit scores. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

#### CHFA Loan

The CHFA offers several loan programs to eligible first-time homebuyers who intend to purchase homes in areas targeted for revitalization.

#### VA Loan

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

#### USDA Loan

A government-backed mortgage helping low-income Americans buy or repair a home in rural areas.

Loan Officer  
Referrals



Erin Hamel  
New England Home Mortgage  
203-400-4490  
erin@firstmortgagect.com



Michele Albohn  
Coast2Coast Mortgage  
865.424.6350  
michele@coast2coastml.com

# HOUSE HUNTING

Let's narrow down your search

## MUST HAVES

Price Range

Number of Bedrooms

Location

Number of Bathrooms

House Style

Garage

Age of Property

Basement

Lot Size

Pool

Square Footage

## LIKE TO HAVES

These items would be nice, but not mandatory:

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## MUST NOT HAVE

These items could be a deal breaker:

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Now let's start looking.

# BUILD YOUR TEAM

Recommendations for My Trusted Professionals



## ATTORNEYS

Dan Murtha  
Hoekenga, Machado & Lyon  
203-241-4279  
Newtown, CT

Jonathan Hoffman  
JT Hoffman Attorneys At Law  
203-977-2491  
Stamford, CT

Matt Mancini  
Mancini Provenzano & Futtner  
860-863-4500  
South Windsor, CT

Michael Carbone  
Parrett Porto Parese & Colwell  
203-281-2700  
Hamden, CT

Susan Simon  
Susan C. Simon, Attorney At Law  
914-763-8831  
Cross River, NY

## GENERAL SERVICE PROFESSIONALS

Gabe Blais  
Blais Electric  
203-241-9207

Rich Sandella  
E & R Plumbing  
203-901-5461

Ivana Henriques  
House Cleaning Services  
203-501-4671

Walter Mogrovejo  
Lawn Care / Snow Plow Services  
203-313-5845

Ozzie Rodriguez  
Taino Construction & Home  
Improvement  
347-208-1362

Santos  
TJ Carting & Dumpster Rental  
203-963-0185

## INSPECTORS

Ben Melton  
A-1 Septic  
203-512-7225

Jesse Federowicz  
East Coast Septic  
203-268-5670

Ross Prevett  
HomeSpec, LLC  
203-240-0032

Frank Kosheluk  
Kosheluk Pump Service & Water  
203-264-6045

Ed Racz  
Merit Home Inspection  
914-489-2566

## INSURANCE BROKERS

Manzi Insurance  
Chris Manzi  
203-426-2273

James Gulalo  
Preferred Insurance Services  
203-270-9500

## MORTGAGE LENDERS

Michele Albohn  
Coast 2 Coast Mortgage  
865-242-6645

Erin Hamel  
New England Home Mortgage  
203-400-4490  
Connecticut Only



# MOVING CHECKLIST

Congrats on your new home! Some moving tips to get you started.

## 6-8 WEEKS BEFORE

- Take household inventory; decide what will move with you and what will go.
- Hiring a moving company? Time to ask around, compare and book.
- Collect and store important documents and records yourself.
- Obtain boxes and begin packing. Label for content and destination.  
PRO TIP: Talk to liquor store owners to see if they have extra boxes. They tend to be sturdy, a great size and have handles.

## 4-6 WEEKS BEFORE

- Contact utilities, post office and service companies and provide dates of the move
- Start a contact list and start sending new address notifications
- If moving on your own, reserve moving truck or trailer
- Keep packing!

## 2 WEEKS BEFORE

- Arrange for baby and/or pet sitter on moving day, if necessary
- Finalize moving arrangements
- Pack up garage or shed. It can take longer than expected

## 2-3 DAYS BEFORE

- Clean refrigerator and freezer
- Pack a box of items you'll need right away at your new home
- Pack computer and all electronic devices.

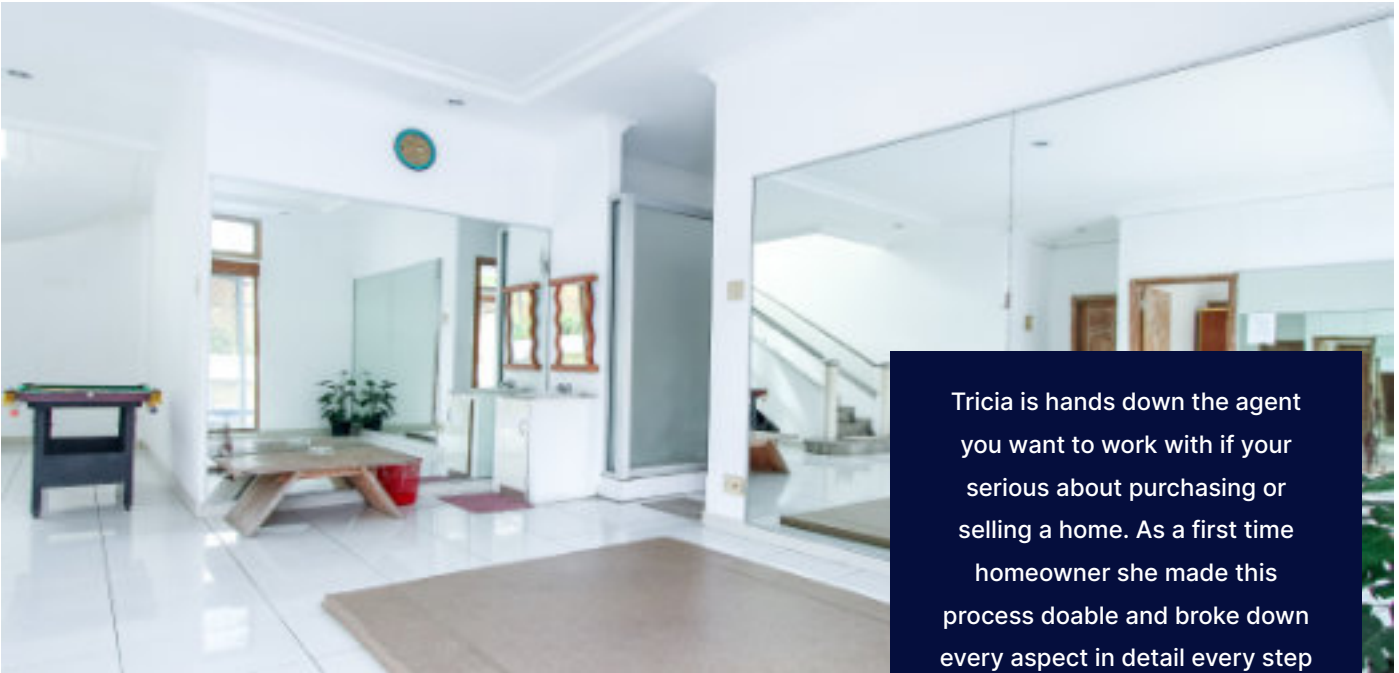
## MOVING DAY

- Do a final walkthrough and check outside of old home
- Check cupboards and closets
- Make list of repairs needed in new home
- Unpack essentials, then tackle everything else



# TESTIMONIALS

What my happy clients are saying...



Tricia is hands down the agent you want to work with if your serious about purchasing or selling a home. As a first time homeowner she made this process doable and broke down every aspect in detail every step of the way. I had already referred her to a few colleagues.

Marlyn Collins | Meriden, CT

Tricia went above and beyond to make our house hunting a great experience. She walked us through every single step of the process and was always keeping us up to date with all details. She was in constant contact with us and always prompt when addressing any of our concerns. We are so glad to have had Tricia working with us. Anyone looking for a realtor should not hesitate to choose Tricia Farin!

Maureen Mitchell | Danbury, CT






I had the best experience working with Tricia. She is professional, friendly, and very experienced and knowledgeable. Tricia was always ready to answer all my questions and suggest the best solution. I would highly recommend Tricia to anyone who is looking to purchase a house.

—————  
Grazyna Dabrowska | Stratford, CT

My husband and I LOVED working with Tricia! We met her at an open house she was showing and instantly felt comfortable with her. Not only is she meticulously organized, which was a huge help throughout the home buying process, but she also has an excellent attention to detail. We loved this trait because it allowed us to walk into a home we were touring and know we could focus on viewing the space broadly, while having Tricia as our third set of eyes to look closer for things like water stains and wall cracks, etc. We happened to be looking to purchase in her own town and she was even kind enough to take us around for an afternoon giving us a tour of the entire town! She puts a lot of passion and love into what she does and it certainly shows, from her educational podcast (very helpful!) to her weekly Countdown to Closing e-newsletters. Highly recommend working with her if you're in need of a CT/NY realtor!

—————  
Mandy & Ryan Boyd | Newtown, CT



Tricia Farin is a highly thorough professional with years of knowledge accompanied by experience, compassion and understanding. She was a wonderfully responsive agent who led us to our dream house! Tricia is patient, kind, and communicative. She WILL find your house and she'll do it in a reasonable time span. My family and I loved working with her and appreciate all of the time that she spent looking for homes for and with us. We appreciate the team that she has assembled (i.e., attorney, loan officer, etc...) because they were very easy to work with. We're looking forward to creating many happy, loving, and warm memories in our new house.

—————  
Imari Ventura | Trumbull, CT

We had the best experience working with Tricia during this crazy market. She listened to our needs and concerns, which is very important. We highly recommend Tricia for any real estate needs. Thank you for making our dream come true.



Amy Dickinson & Chris Glowacki | Bloomfield, CT



# FAQS

Your questions, my answers



## HOW MUCH MONEY DO I NEED FOR A DOWN PAYMENT?

It depends on your loan type—some require as little as 3–5%, and VA or USDA loans may offer 0% down. A 20% down payment avoids mortgage insurance, but it's not required for most buyers.

## HOW LONG DOES BUYING A HOME USUALLY TAKE?

It can take weeks to months to buy a home. Sometimes everything comes together quickly, other times, finding the perfect home can take time. However, once you have an accepted offer, you can expect to close within 45-60 days.

## IS RIGHT NOW A GOOD TIME TO BUY?

Markets go up, markets go down and even the most informed experts can't accurately predict the future. Focus on picking a home that meets you and your family's needs and you will be protected from any short-term changes in the market.

## HOW DO WE KNOW WHAT WE CAN AFFORD?

Your lender will check your financial standing to determine how much you can borrow and how much you can afford. This will help you comfortably search for a home and feel confident in your decisions.

## HOW MANY HOMES SHOULD I SEE BEFORE DECIDING ON THE HOME TO BUY?

There isn't a magic number and chances are "your" home will check all the boxes for things you're searching for plus feel like "your" home. It's helpful during the home visits to make notes about what you like and dislike about each house. Observe which amenities are nearby. Consider if the home is close to schools, parks, shopping, and restaurants that are important to you.

# READY TO BUY?



GET IN TOUCH TODAY.

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