ASJ REALTY PARTNERS | CONNECTICUT

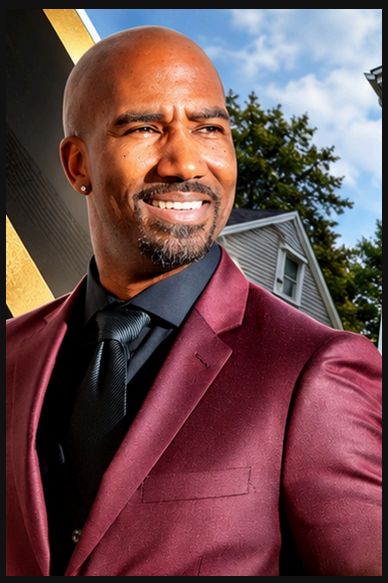
THE ACTION JACKSON BUYER'S GUIDE

Buying Your Home with Action

A free guide for anyone thinking about buying a home in Connecticut - yours to keep, whether you buy next month, next year, or with me or someone else.

A clear plan for financing, searching, offering, and closing on your home - and the Realtor who will be with you at every step.

"The Realtor With Passion"



PREPARED FOR

Buyer name(s): _____ Date: _____

Home search / Property: _____

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WELCOME

Thank you for considering me

Dear Future Homeowner,

Buying a home is a big decision. You deserve straight answers, a real plan, and someone who treats your purchase like it matters - because it does.

Thank you for taking the time to look through this presentation. Whether we just met or you are still deciding who to trust with your search, I appreciate the chance to earn your business.

This is a guide first, not a sales pitch. Read it at your kitchen table, share it with family, and use the worksheets even if we never work together. I put this together so you can see, in plain language, exactly how buying works - and exactly how I work: how we get you financing-ready, how we search, how showings work, how we build a strong offer, and what happens all the way to closing day. No hype, and no vague promises - just the plan.

How to use this packet: Read it before we meet and bring your questions. Bring it to our appointment and we will complete the Home Search section and worksheets together for your search. Keep it after we meet - it is your reference for every step that follows, including the full roadmap for once you are under contract.

If anything here raises a question, call me. You will reach me directly - not a call center, and not a handoff.

My promise, up front
I will tell you the truth about value and terms, keep you informed at every step, search like it is my own home, and negotiate hard for your interests.

Warmly,
JaKeith "Action" Jackson
REALTOR® · ASJ Realty Partners · 203-908-0080

How to use this guide

You do not have to read this cover to cover. Start where you are, and jump to the part you need today.

If you are...	Start with
Wondering if you are ready	An Honest Readiness Self-Check; Where Are You in the Journey?; Benefits of Homeownership
Working out the money	Plain Talk - Money & Credit; What a Comfortable Payment Really Includes; Financing Readiness; Down Payment Assistance; Your Monthly Payment & Escrow; Mortgage Shopping Done Right
Starting your search	Your Home Search; Home Search Factors & Neighborhood Fit; Search & Showings; Showing Scorecard; Buy Smart
Choosing who represents you	Meet Your Realtor; Choosing Your Agent; My Commitment to You; Working With Your Agent & Agency Terms
Ready to make an offer	Making a Strong Offer; Offer Mechanics - Deposits & Contingencies; Multiple Offers, Escalations & What Comes After Inspection
Under contract	Once You Are Under Contract; Inspections, Appraisal & Commitment; Closing Documents Made Simple; Your Under-Contract Timeline
Closing and moving in	Moving Checklist; After Closing - Your First Year as a Homeowner; My Team & Key Contacts

Worksheets are yours to write on

Bring this guide to our appointment and to every showing. The worksheets - home search criteria, showing scorecard, lender comparison, payment and cash to close, and your under-contract timeline - turn reading into a plan for your purchase.

This guide is educational information about the buying process. It is not legal, tax, or financial advice. Your signed contract and your lender and attorney documents control the real numbers and deadlines in your purchase.

An honest readiness self-check

No scores, no pressure. Answer honestly - your answers simply tell you what to work on next.

- **Income:** Is your income stable enough that a monthly housing payment feels predictable, not stressful?
- **Credit picture:** Do you know roughly where your credit stands, and are bills paid on time?
- **Savings:** Are you building savings for a down payment, closing costs, moving, and a reserve after closing?
- **Timeline:** Do you know when you would want to move - and what has to happen before then?
- **Staying in the area:** Do you expect to stay in this area long enough for buying to make sense for you?

If you answered "not yet" to some of these, that is useful information, not a failure. The next page shows what to do at each stage.

An open door

Want a second set of eyes on your answers? I am glad to talk them through in a free, no-pressure conversation - whether you are buying soon or just planning.

WHERE ARE YOU IN THE JOURNEY?

What to do at each stage

Timelines below are general guidance only - your situation sets your real timeline.

Just Dreaming - about 6-12+ months out

Learn the process with this guide. Watch your credit: pay on time, keep balances manageable, and avoid new debt you do not need. Build savings habits - even small, steady amounts change your options.

Getting Ready - about 3-6 months out

Talk to a lender and get real numbers for your situation. Define your must-haves, nice-to-haves, and deal-breakers. Drive the towns you are considering, at different times of day.

Ready to Buy

Get your pre-approval in writing. Set up your search alerts. Tour homes with the scorecard in this guide, and be ready to move when the right home appears.

Rent vs. buy - honest considerations, both sides

Renting can fit when your stay is short, your plans are changing, or you want flexibility while you save and build credit.

Buying can fit when you plan to stay, want stability and control over your space, and the full monthly cost - not just the mortgage - fits comfortably.

Neither choice is right for everyone. Run your own numbers with a lender, and decide on your timeline - not anyone else's.

WHY PEOPLE BUY

Benefits of homeownership - the honest picture

Owning is not right for everyone, and it is not magic. Here is what it can offer - and what it asks of you in return.

What owning can give you

- **Building equity over time:** Each payment that includes principal reduces what you owe, and any change in the home's value affects the equity you hold. Equity is not guaranteed to grow, and values can go down as well as up.
- **Stability:** You decide how long you stay, on the terms of your purchase - not on a lease renewal.
- **Control of your space:** Paint, improve, garden, and make the home fit your life, within local rules and any association rules that apply.
- **A payment you can plan around:** How predictable your payment is depends on your loan type and on taxes and insurance, which can change. Your lender explains your loan's terms.
- **Possible tax considerations:** Some homeowners can benefit from tax provisions connected to owning. This guide does not give tax advice - talk with a tax professional about your situation.

What owning asks of you

- **Maintenance and repairs are yours** - budget time and a reserve for them, starting in year one.
- **Costs beyond the mortgage:** taxes, insurance, utilities, and association fees where they apply.
- **Less flexibility to move quickly:** selling takes time and has costs, which is why your expected stay matters.

The balanced test

Buying tends to make the most sense when the full monthly cost fits comfortably, you expect to stay long enough for buying to make sense for you, and you keep a reserve after closing. Run your own numbers with a lender before you decide.

What buying really costs, in plain English

Credit score basics - educational only

Lenders look at your whole picture: payment history, how much you owe compared to your limits, length of history, types of credit, and recent applications - along with income, debts, and savings. There is no single score that guarantees or blocks a loan, and this guide makes no score promises. A lender can review your actual picture and explain your options.

Beyond the down payment

- **Deposits** paid under your contract, credited at closing as your contract provides
- **Closing costs** - lender, attorney, title, recording, and prepaid items; these vary by loan and home, and are confirmed by your lender and attorney (educational estimates only in this guide's worksheet)
- **Inspections and appraisal** fees during the contract period, where applicable
- **Moving costs** and first-month setup: utilities, locks, and essentials
- **Reserves** - savings left after closing for life and for the home. Do not spend yourself to zero to buy a house.

Connecticut first-time buyer assistance exists - for example, programs through the Connecticut Housing Finance Authority (CHFA) - in general terms only. Ask a lender about current programs and whether you qualify; this guide does not state rates, terms, or eligibility.

WORKSHEET - ESTIMATES ONLY

What a comfortable payment really includes

An approval amount is a lender's ceiling, not your budget. Choose a payment you can live with comfortably, month after month. Your lender confirms every real number - the lines below are educational estimates only.

(a) Your total monthly home payment

Part of the payment	Home you are considering
Principal & interest	
Mortgage insurance, if applicable	
Property taxes (monthly share)	
Homeowners insurance (monthly share)	
HOA / condo fees, if applicable	
Total monthly home payment (estimate)	

(b) Your income-and-debts snapshot

List what you already pay each month. A lender reviews debts like these when setting an approval - seeing them yourself first is how you pick a comfortable payment instead of simply the maximum.

Monthly income (before taxes):

Credit cards (minimum payments):

Car payment:

Support / other obligations:

Student loans:

Other monthly debts:

Monthly payment I am comfortable with:

Bring this page to your lender conversation. If the comfortable number and the approval number differ, shop to the comfortable one.

Straight talk, and words you will hear

Myth	Fact
"You need 20% down."	**Myth.** Many loan programs allow less. Your lender explains your options - with the trade-offs.
"You need perfect credit."	**Myth.** Lenders review the whole picture. Imperfect credit does not automatically end the conversation.
"The list price is the price."	**Not always.** Homes can sell below, at, or above list depending on pricing, condition, and demand.
"Pre-qualification and pre-approval are the same."	**Not the same.** Pre-approval means documents were reviewed. See Financing Readiness.

Glossary - plain English

Pre-approval: a lender's written statement, after reviewing your documents, of what you appear able to borrow - subject to the property and final review.

Earnest money / deposit: money you pay under the contract to show commitment, held by the escrow holder named in the contract.

Contingency: a contract condition - such as inspection or mortgage - that must be met or handled by a deadline.

Appraisal: an independent valuation ordered by the lender.

Commitment: your lender's written loan approval, due by the contract commitment date.

Clear to close: your lender confirms all conditions are met and closing can proceed.

Closing costs: the lender, attorney, title, recording, tax, and prepaid charges due in connection with closing, beyond your down payment.

MEET YOUR REALTOR

JaKeith "Action" Jackson

A Connecticut Realtor with ASJ Realty Partners, known by clients simply as "Action" - because that is what he brings to your purchase.

I help Connecticut buyers purchase with confidence - full-service and hands-on, from financing readiness to closing. When you buy with me, you work with me.

My service style is communication-first: plain-language updates, options explained before decisions are due, and the next step always clear.

"As a Connecticut native, and seasoned sales professional, I recognize and value the trust my clients place in me and I strive everyday to exceed their expectations."



At a glance

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My Track Record - Prior 5 Years (Homes.com)

40	$15.9M	$396.7K
CLOSED SALES	TOTAL VALUE	AVERAGE PRICE

Price range $255K - $812.5K. Buyer side, prior 5 years: 21 closings / $7,952,900. Last 12 months, buyer side: 6 closings / $2,508,000. Areas with the most sales: Southbury (6), Waterbury (5), West Haven (4), Seymour (3). Source: Homes.com agent profile, as of October 2026.

Production on the MLS - SmartMLS	Units	Volume	Avg DOM
Career	44	$16,593,500	28
At ASJ Realty Partners	26	$11,645,150	34
Last 12 months	14	$6,662,150	30
Year to date 2026	12	$5,449,750	29

Last 12 months tally from transaction detail: list side 7 / $3,594,150; sell side 7 / $3,068,000. Source: SmartMLS Matrix Agent Production Detail report, run October 23, 2026.

WHY BUYERS CHOOSE ACTION JACKSON

Eight reasons your purchase is in good hands

Any agent can open a door. Buying well takes guidance, strategy, and steady follow-through.

1. Local guidance

CT towns, pricing, and buyer expectations - explained plainly.

2. Search strategy

A focused search around your must-haves - the right homes, early.

3. Showing access & coordination

Showings coordinated efficiently, with honest notes on every home.

4. Offer strategy

Every offer built from comparable sales and full terms.

5. Negotiation

Price, repairs, credits, and timelines - negotiated for you.

6. Power-team coordination

Lender, attorney, inspector, and listing agent kept moving together.

7. Communication you can count on

Plain-language updates at every step. You always know where things stand.

8. Closing guidance

Attorney-driven CT closings, coordinated to keys in hand.

The bottom line

You get one chance to make a first impression with an offer. My job is to make that offer count - and to keep the deal together until you close.

How to interview and choose an agent

Interview more than one agent if you wish. A good agent welcomes the questions below - and answers them in plain English.

- **Full-time and local:** Is this their full-time work, and do they sell regularly in the towns where you are looking?
- **Experience with buyers like you:** First-time, relocating, buying a condo, or buying while selling - have they guided that kind of purchase before?
- **Communication style:** How fast do they respond, how do they update you, and will you work with them directly?
- **Market knowledge:** Can they explain how homes like yours are priced, using comparable sales and public property and tax information you can check?
- **Reviews and record:** What do past clients say, and can they show a verifiable track record - not just claim one?
- **A clear process:** Can they walk you, step by step, from pre-approval to closing, including what happens once you are under contract?
- **Availability:** Can they tour homes on your schedule and move quickly when the right home appears?
- **Straight answers on representation and pay:** Will they explain the written buyer representation agreement and compensation before you sign anything?

Judge me by the same list

My verified record and my clients' own words are in this guide - the track record page and the Results & Kind Words pages, each labeled by source. Read them, check them, and ask me anything on this page.

MY COMMITMENT TO YOU

What you can hold me to

- **Honest guidance on value.** If a home is priced above the evidence, I will tell you plainly.
- **Every suitable home surfaced.** New matches shared promptly as they hit the market.
- **Showings on your schedule.** Coordinated efficiently, with feedback and notes after every tour.
- **Every offer explained before you sign.** Price, terms, contingencies, and risks - line by line.
- **Calls and messages returned.** A prompt, direct answer from me; same day if I am with a client.
- **Your interests first in negotiation.** I work for you, and I will say so at the table.
- **Coordination to closing.** Attorneys, lender, inspectors, appraiser, and the seller's side - kept moving.
- **No surprises on paperwork.** Every document explained before you sign it; you keep copies of everything.

Compensation, explained plainly

How I am compensated is agreed in writing in the buyer representation agreement and in the offer terms, before we proceed. Compensation may be paid by the seller, by you as the buyer, or a combination, as negotiated in the transaction - it is **not guaranteed by a listing**. There is no standard rate set by law, and every term is discussed with you first. If any part is unclear, we go over it together until it is.

Your buyer representation agreement, in plain English

Before we tour and write offers together, we put our working agreement in writing. That protects you: you know exactly what I will do, what it costs, and for how long. Here is what a written buyer representation agreement typically covers - we review your actual agreement together, line by line, before you sign.

- **Services included:** the search, showings, pricing guidance, offer preparation, negotiation, and coordination through closing that I provide as your agent.
- **Compensation, in objective terms:** the amount or rate we agree, stated clearly in the agreement - not left vague.
- **How long it lasts:** a start and end date, so you are never bound indefinitely.
- **Whether it is exclusive:** whether you are working with me as your sole buyer agent for the search the agreement describes.
- **How it can end or be cancelled:** the conditions for ending it early, as written in the agreement.
- **A cap on compensation:** I will not receive more than the amount we agree in writing, even if a seller or listing offers more.
- **If a seller contributes less than the agreed amount:** any remaining amount, and whether you would owe it, is exactly as our written agreement provides - we discuss it before you sign, and again before any offer, so there are no surprises.

Questions to ask before you sign

What services are included? How long does this last, and is it exclusive? How can either of us end it? What is the total compensation, what is its cap, and what happens if a seller contributes less? What happens if I buy a home the agreement does not cover?

Compensation is negotiable - always

Compensation is negotiable and is agreed in writing between us. It may be paid by the seller, by you as the buyer, or a combination, as negotiated in the transaction - it is not guaranteed by a listing, and there is no standard rate set by law.

From our first talk to keys in hand

Clear steps. You will always know which step we are on - and what comes next. In Connecticut, closings are attorney-driven.

1 Consultation

We talk through your goals, timeline, and this packet together.

2 Financing readiness

Pre-approval with a lender - or proof of funds if you are paying cash.

3 Search setup

Your criteria saved; alerts set so new homes reach you quickly.

4 Showings

We tour homes and score them the same way, every time.

5 Offer

We build a complete offer from comparable sales and terms that fit you.

6 Negotiation

I negotiate on your behalf until terms are agreed.

7 Contract

Contracts signed by all parties; attorneys get to work.

8 Deposits

Deposit(s) delivered to the escrow holder named in the contract.

9 Inspections

Inspections completed by the contract deadline, if not waived.

10 Appraisal & commitment

Lender's appraisal, then mortgage commitment by the contract date.

11 Attorney & title coordination

Title work, documents, and clear to close.

12 Walk-through & closing

Final walk-through, signing with attorneys, and keys exchanged.

The full step-by-step for steps 7-12 is in "Once You're Under Contract," later in this packet.

PERSONALIZED FOR THIS BUYER

Your Home Search

This page is yours - your towns, your budget, your must-haves. We complete it together, and it guides every home I send you.

Buyer name(s):

Target towns / areas:

Phone / Email:

Price range:

Financing type / status:

Current address (if supplied):

Timeline to buy:

Beds / Baths:

Home type:

Garage / Parking:

Must-haves:

Nice-to-haves:

Deal-breakers:

PERSONALIZED WHEN A HOME IS IDENTIFIED

About This Home

PROPERTY ADDRESS

_____

PHOTO OF THE HOME

The home, front and center - its photo belongs here.

Property at a glance

Property type: _____ Lot size: _____

Bedrooms: _____ Year built: _____

Bathrooms: _____ Garage / Parking: _____

Living area (sq. ft.): _____ Heating / Cooling: _____

Why this home fits you:

How we'll position your offer:

Ready on paper, strong in person

Pre-qualification vs. pre-approval. A pre-qualification is an early estimate based on information you provide. A pre-approval means a lender has reviewed your documents and credit and stated, in writing, what you appear able to borrow - subject to the property and final underwriting. Sellers take a real pre-approval seriously; bring one with your offer.

Documents lenders commonly ask for

- Photo ID and Social Security number
- Recent pay stubs and W-2s / tax returns
- Bank statements and statements for other assets
- Employment history and contact information
- Statements for debts - auto, student, cards, and other loans

What not to do once you start

- Do not open new credit cards or loans, or make major purchases on credit
- Do not change jobs or income without telling your lender first
- Do not move large sums between accounts without a paper trail
- Do not miss payments on any existing account

Loan types, in brief. Conventional, FHA, VA, and USDA loans each have different rules, down-payment options, and property standards. Connecticut first-time buyer assistance exists - for example, programs through the Connecticut Housing Finance Authority (CHFA) - in general terms; a lender can explain current options and whether you qualify. This guide does not promise rates or eligibility.

Paying cash? The path is simpler: proof of funds replaces the pre-approval, and there is no appraisal or mortgage commitment step unless your contract requires one. Deposits, inspections, attorneys, and title work still apply.

DOWN PAYMENT ASSISTANCE

Help with the down payment - where it can come from

Many buyers do not pay the whole down payment alone. Assistance exists - but every program has its own rules, so treat this page as a map of questions, not a promise of eligibility.

Where assistance can come from

- **State housing finance programs:** Connecticut buyers may hear about programs through the Connecticut Housing Finance Authority (CHFA), described here in general terms only.
- **Local and community programs:** some towns, cities, and nonprofit organizations offer their own help for buyers in their area.
- **Employer programs:** some employers offer homebuying help as a workplace benefit - ask your human resources department.
- **Lender programs:** some lenders offer their own assistance or special products for eligible buyers.

What to ask about any program

- Is it a grant, or a loan that has to be repaid - and if a loan, when and how?
- Are there income limits, home-price limits, or location limits?
- Must the home be your primary residence, and for how long must you live there?
- Is a homebuyer education course required before closing?
- Can it be combined with the loan you are considering, and does it change your timeline?

Start with a lender

Only a lender working with these programs can tell you what you qualify for today. Ask early - some programs need a reservation, paperwork, or a course completed before you are under contract, and funding can be limited.

Educational only. This guide states no program amounts, rates, terms, or eligibility - those change, and your lender confirms what applies to you.

YOUR MONTHLY PAYMENT & ESCROW

What you actually pay each month, explained

Your mortgage payment is usually several costs collected as one. Knowing the parts is how you compare homes - and loans - honestly.

Part	What it is
P - Principal	The part that pays down what you borrowed.
I - Interest	The cost of borrowing, under the terms of your loan.
T - Taxes	Your share of the property taxes for this home - which is why two homes at the same price can cost different amounts each month.
I - Insurance	Your homeowners insurance premium, in a monthly share.
Mortgage insurance	If it applies to your loan, a separate monthly amount on top of the four parts above.
HOA / condo fees	If the home has an association, its fees - sometimes paid separately from the mortgage.

What is an escrow account?

For many loans, the lender or loan servicer collects the tax and insurance shares with each monthly payment and holds them in an escrow account, then pays the tax and insurance bills when they come due. That is why your total monthly payment can be higher than principal and interest alone - and why it can change over time if taxes or insurance change, even when your loan's principal-and-interest part does not.

Ask for the full number, every time

For each serious home, ask your lender for an updated estimate of the total monthly payment - all parts included - for that specific property. Taxes, insurance, and association fees are different on every home.

MORTGAGE SHOPPING DONE RIGHT

Compare loans like a lender expects you to

Talking to more than one lender is normal, and expected. The trick is comparing the same things, in writing, on the same day where you can.

Get it in writing: the Loan Estimate

Ask each lender for a Loan Estimate in writing. Then compare the same lines on each one: **Total Loan Costs**, the **APR** (the cost of the loan expressed as a yearly rate, including certain fees), and the **Total Interest Percentage** (the share of your loan amount you would pay in interest over the term, as shown on the form). Look past the headline rate - a lower rate with much higher costs is not automatically the better loan.

Points vs. lender credits, in plain English

- **Points:** you pay more up front to lower the interest rate. It can make sense if you will keep the loan long enough for the monthly savings to repay the up-front cost - ask the lender to show you that break-even point.
- **Lender credits:** the lender contributes toward your closing costs in exchange for a higher rate. It lowers cash needed at closing and raises the monthly cost - the trade-off runs the other way.

Ask about the rate lock

Ask when you can lock your rate, how long the lock lasts, what happens if your closing runs past it, and what a lock costs, if anything. Timing matters: a lock that expires before your contract closing date protects nothing.

Rate buydowns, explained educationally

A buydown is a payment made up front - sometimes by a seller or builder as a negotiated credit - that reduces the interest rate for an initial period, or for the life of the loan, depending on how it is structured. Ask the lender who pays for it, how long the reduction lasts, and what the payment becomes afterward, and get the answer in writing.

Educational only - this guide quotes no rates, costs, or terms. Every figure for your loan comes from your lender, in writing.

WORKSHEET - FILL IN FROM EACH LOAN ESTIMATE

Lender comparison worksheet

Copy the figures from each lender's written Loan Estimate, for the same home and the same loan amount, so the comparison is fair. Estimates only - your chosen lender confirms the final numbers.

Compare	Lender 1	Lender 2	Lender 3
Lender / contact			
Rate type & term (for example fixed / adjustable; loan years)			
Interest rate quoted (from the Loan Estimate)			
Estimated monthly payment (total, all parts)			
Total Loan Costs (from the Loan Estimate)			
APR			
Total Interest Percentage			
Points paid / lender credits			
Rate-lock period & lock policy			
Estimated cash to close			

Questions to ask every lender

- What is your expected timeline from application to clear to close, and can you meet my contract dates?
- Who is my day-to-day contact, and how and how often will you update me and my agent?
- What could change between this estimate and closing - and what would cause it?

Cheapest is a total, not a rate

Weigh rate, total loan costs, payment, cash to close, and confidence in the closing date together. The loan that closes on time, at the cost you expected, is the one that protects your contract.

See the right homes, judge them the same way



How your search runs. Your criteria are saved in the MLS system and on the major portals, and new matches are shared with you as they list. Tell me what you love and what you rule out - the search gets sharper every week.

How showings work. Showings are scheduled through ShowingTime, the system Connecticut agents use. We plan a route, confirm times with the listing side, and tour efficiently - with notes taken at every home.

What to evaluate at every showing

- Layout: does it live the way you live?
- Light, noise, and street feel - at this hour
- Kitchen and baths: condition, not just looks
- Systems: heating, cooling, roof, windows - age and condition
- Water signs: stains, musty smells, damp basement
- Storage, parking, and outdoor space
- Commute, schools, and daily errands - your real life
- What would you change in year one - and what would it cost?

Use the Showing Scorecard in this guide for every home. After a few tours, the scores make the short list obvious.

The home, and everything around it

You are buying a daily life, not just a building. Weigh these factors for every serious home - they are the things you cannot renovate.

Daily life

- **Commute:** drive it at your real hours, not just on a quiet weekend.
- **Schools:** if they matter to you, research the assigned schools and programs directly.
- **Everyday needs:** groceries, care, parks, and the places you go every week.
- **Future plans:** road, development, or town plans that could change the area - ask, and check public sources.

Costs and protections

- **Property taxes:** part of your monthly cost, and different on every home.
- **Flood and insurance:** ask whether the home is in a flood zone and what insurance that means for you and your lender.
- **Zoning and permits:** if you dream of an addition or a change of use, zoning and permits decide what is possible - verify before you count on it.
- **Resale strength:** location, layout, and condition that the next buyer will also value protect you if life changes.

Reading the public record, together

Public property and tax information - the town's record for the home, its assessed value and tax history, and its sales history - helps us price an offer from evidence. We read it together, and I explain what each line does and does not tell us. It supports judgment; it never replaces the appraisal or your attorney's title work.

Your first tours are an education day

Treat the first round of showings as learning, not just hunting: you are discovering what truly matters to you - layout, light, street, commute - before you ever write an offer. Honest feedback after each home makes the next round sharper.

WORKSHEET - BRING IT TO EVERY SHOWING

Showing notes & scorecard

Score each home 1-5. Be honest - your first reaction is data.

Home (address)	Layout	Condition	Location	Value	Total

Best thing about your favorite home so far:

Biggest concern about it:

Questions to ask the listing agent / to research:

The strongest offer is not always the highest number

When you find the home, we build the whole offer - so the one you submit is the one most likely to be accepted and to close.

What we weigh	Why it matters
Price	The headline number - weighed against comparable sales and appraisal risk if you are financing.
Financing & proof	A strong pre-approval - or verified cash - tells the seller you can perform.
Deposits	A meaningful deposit shows commitment. Amounts and timing are set in the contract.
Contingencies	Inspection, mortgage, and sale-of-home contingencies each carry protection - and time. We discuss each one openly before you decide.
Closing timeline	A date that fits the seller's move - and that you and your lender can hit.
Your total cost	After credits and closing costs - the full picture, not just the price.

If multiple offers arrive: we review the deadline, compare complete terms, and decide together - calmly, with the evidence in front of us. I negotiate for you throughout - on price, repairs, credits, and dates.

About appraisal gaps, in plain terms: if you finance and the lender's appraisal comes in below the contract price, the lender lends on the appraised value. The difference - the gap - must be handled under your contract terms: renegotiation, additional cash, or other options your attorney and I walk through with you. We talk about this possibility before you offer, never after.

Deposits and contingencies, in plain English

Earnest money - your deposit

Earnest money, called the deposit in your contract, is money you pay under the contract to show you are serious. The contract states how much, when each deposit is due, and **who holds it** - the escrow holder named in the contract. Deposits are credited at closing as the contract provides. What happens to the deposit if a deal ends is governed by the contract's terms, which is why we read them before you sign - and why you never hand deposit money to anyone the contract does not name.

Your contingencies menu

A contingency is a contract condition that protects you if it is handled by its deadline. Including one can protect you; waiving one can strengthen an offer and raise your risk. We decide each one openly, with your attorney's guidance.

Contingency	What it protects
Inspection	Time to inspect and respond under the contract's terms and deadlines.
Appraisal	Addresses what happens if the lender's appraisal differs from the contract price, as the contract provides.
Financing / mortgage commitment	Ties the purchase to your lender issuing commitment by the contract commitment date.
Title	Time for title work to be completed and issues addressed through your attorney.
Condo / HOA document review	Where applicable, time to review association documents, budgets, rules, and fees.
Sale of your current home	Where applicable, ties your purchase to selling the home you own now, on the contract's terms.

Educational only. Which contingencies apply, and their exact wording and deadlines, are set in your signed contract.

OFFER MECHANICS

Multiple offers, escalations, and after inspection

When more than one buyer wants the home

Sellers may set a deadline and ask for everyone's highest and best offer. There is no single winning formula - sellers weigh price together with financing strength, deposits, contingencies, and timeline. Our job is to build the strongest complete offer you are genuinely comfortable standing behind, at a walk-away number we set before the deadline, not during it.

Escalation clauses, explained

An escalation clause is an offer term that raises your price by a stated amount above a competing offer, up to a maximum cap you set. It can keep you competitive without guessing - but it also shows the seller your ceiling, and if the escalated price runs above the appraised value, the appraisal-gap discussion in this guide applies: a lender lends on appraised value, and any difference must be handled under your contract terms. Not every seller accepts escalation clauses. Whether to use one is a strategy decision we make together, with your attorney reviewing the wording - never a default.

After inspections: repairs and credits

- We review the inspection report together and separate safety and major-system findings from ordinary wear.
- Requests - repairs by the seller before closing, a credit at closing, a price adjustment, or no request - are made in writing, under the contract's terms and deadlines.
- Seller concessions and credits more broadly (for example toward closing costs) are negotiated terms, agreed in writing; what a seller will accept is never guaranteed.
- Whatever is agreed gets written down and confirmed. Verbal promises do not close houses.

Calm is a strategy
Competitive moments reward the buyer who decided their numbers in advance. We prepare the evidence, set your limits, and then execute - no panic, no regret pricing.

BUY SMART

Pitfalls of buying - mistakes that cost buyers

Most expensive mistakes are avoidable. Here they are, in plain English, before they happen to you.

- **House-hunting before pre-approval.** You fall for a home you cannot act on - or cannot afford as you imagined.
- **Shopping at the top of your approval.** Shop to a comfortable monthly payment instead, with taxes, insurance, and fees included.
- **Falling for cosmetics.** Pretty staging can hide big-ticket items: roof, systems, water, structure. Look past the pillows.
- **Waiving protections without understanding the risk.** Never waive an inspection or contingency just to win - know exactly what you are giving up first.
- **Ignoring what you cannot change.** Location, lot, noise, and street activity stay. Paint does not fix them.
- **Not reading disclosures and condo / HOA documents.** Read them, with me. Fees, rules, and known issues live there.
- **Big purchases, new credit, or a job change during the loan process.** Any of these can change your approval. Ask your lender first.
- **Missing contract deadlines.** Dates in a signed contract are real. Missing one can put your deposit and your deal at risk.
- **Letting emotions push past your number.** Set your walk-away number before a bidding war, not during it.
- **Forgetting closing costs, moving costs, and reserves.** The down payment is not the whole cash picture.
- **Wire fraud.** Always verify wire instructions by phone with your attorney's office, using a number you already know - never a number from a last-minute email.

BUY SMART

What to look for when you're buying

Use this at every showing, alongside the Showing Scorecard. A home is systems, structure, and daily life - not just rooms.

The big-ticket items

- Roof: age and visible condition
- Heating and cooling systems: type and age
- Water heater: type and age
- Electrical panel: size and condition
- Plumbing: pressure, drains, visible leaks
- Signs of water or moisture, anywhere
- Foundation and structure: cracks, settling, sagging
- Windows: age, seals, operation

Daily life and costs

- Layout and storage that fit how you actually live
- Lot, drainage, and outdoor space
- Light, noise, and street activity
- Commute and neighborhood factors
- Property taxes - they are part of the monthly cost
- HOA / condo fees and documents, where applicable

Read the seller's disclosures with me. In Connecticut the seller completes a Residential Property Condition Report. We read it together, note anything to verify at inspection, and ask questions in writing before you are bound by deadlines.

A simple rule

Cosmetics are cheap to change. Systems, structure, water, and location are not. Score what is expensive first.

BUY SMART

How to pick the right house

1. Separate must-haves from nice-to-haves before you tour. Write them down in the Home Search Criteria worksheet. Tour with that list, not with a feeling.

2. Remember what you can and cannot change. You can change paint, fixtures, and flooring. You cannot easily change location, lot, or layout. Buy the things you cannot change; plan to change the rest.

3. Weigh every finalist against your non-negotiables and deal-breakers. If a home fails a deal-breaker, it is not the home - no matter how good the kitchen looks.

4. Picture a normal Tuesday. Morning light, parking, laundry, groceries in, trash out, commute home. A home that works on a Tuesday works for years.

5. Consider resale, even for a "forever home." Life changes. A home that is easy for the next buyer to love protects you either way.

6. Score the finalists. Use the criteria worksheet and the Showing Scorecard side by side instead of relying on memory or emotion alone. The right home usually wins on paper and in person.

How to communicate with your lender

- **Ask up front:** What is your expected timeline? What documents will you need? How, and how often, will you update me? Who is my day-to-day contact?
- **Send complete documents in one package,** and respond to conditions fast - speed here protects your contract dates.
- **Ask for an updated payment estimate for each serious property.** Taxes, insurance, and HOA fees change the monthly number from home to home.
- **Tell your lender before** changing jobs, moving money, or taking on any new debt.
- **Surface problems early.** Surprises late in underwriting are what kill closings.
- **Keep me in the loop,** so lender timelines stay aligned with your contract deadlines.

BUY SMART

How to buy your homeowners insurance

Start right after you are under contract. Do not wait until the final week.

What your lender typically requires before closing: a policy bound for the home, evidenced by an insurance binder, with a paid receipt - delivered to your lender and attorney early, not at the closing table.

Coverage basics, in plain English

- **Dwelling / replacement cost** is about what it would cost to rebuild the home - not the purchase price and not the market value.
- **Personal property** covers your belongings in the home.
- **Liability** covers you if someone is injured or their property is damaged and you are responsible.
- **Your deductible** is what you pay out of pocket on a claim. A higher deductible usually lowers the premium and raises your out-of-pocket cost; a lower deductible does the reverse. Choose with eyes open.

Get quotes from more than one provider, or work with an independent insurance agent, and ask about bundling with your auto policy.

Flood insurance is a separate policy. Check whether the home sits in a flood zone and what your lender requires. A standard homeowners policy does not cover flood.

Condos and townhomes: an association master policy may cover the building, plus your own unit policy for the interior and your belongings. Confirm what each policy covers with your insurance agent and attorney.

Educational only - no premium estimates or coverage promises. Your insurance agent advises on coverage for your home; keep the insurance contact and binder in your closing file and give copies to your lender and attorney early. Insurance also appears in "Once You're Under Contract," because binding it on time is a closing deadline in practice.

ONCE YOU'RE UNDER CONTRACT

Under contract: what happens next

The controlling rule

Your executed contract controls the real deadlines. The timelines in this guide are typical, educational ranges only - not guarantees. If anything here differs from your signed contract, your contract wins.

1. Contract fully executed. All parties have signed. Dates in the contract now govern.

2. Deposit(s) delivered to the escrow holder named in the contract, by the contract deadlines.

3. Attorneys and title work begin. Your attorney reviews, orders title and municipal searches, and coordinates with the seller's attorney.

4. Your lender moves the file forward. Full application, disclosures, and document requests begin.

5. Inspections scheduled and completed by the contract inspection deadline, if inspections were not waived.

6. Inspection response. Any repair requests are handled through the contract terms - in writing, by the deadlines.

7. Appraisal ordered and completed for financed purchases, arranged by your lender.

8. Underwriting conditions. Your lender may ask for updated or additional documents. Respond promptly and completely.

9. Mortgage commitment issued by the contract commitment date, if you are financing.

10. Title and search issues cleared; homeowners insurance bound (see the insurance page - binder and paid receipt to lender and attorney).

11. Clear to close. Your lender confirms all conditions are met.

12. Final walk-through, then **closing with your attorneys** - signing, funding, and recording as applicable - then keys and move-in.

ONCE YOU'RE UNDER CONTRACT

Timelines, roles, and what I need from you fast

Typical timelines - educational ranges only; your signed contract dates govern

Milestone	Typical range
Executed contract to closing - financed purchase	Commonly about 30-60 days
Executed contract to closing - cash purchase	Often faster, commonly about 14-30 days
Inspections	Usually early - often within about 7-14 days when the contract uses a short inspection window
Appraisal	Usually follows contract / inspection; timing depends on lender scheduling
Mortgage commitment	By the commitment date set in your contract
Final walk-through	Usually the day before or the day of closing

Who is doing what

You: deposits, documents, decisions, insurance. **JaKeith:** deadlines, coordination, negotiation, updates. **Your lender:** loan, appraisal order, underwriting, commitment, clear to close. **Your attorney:** contract, title, closing. **Seller / listing agent:** access, seller documents, seller-side coordination. **Seller's attorney:** seller documents and closing. **Inspector:** home inspection and report. **Appraiser:** independent valuation for the lender. **Title / escrow:** title search, escrow holding as named in the contract, recording.

How I keep you on track

I track every contract deadline, coordinate the parties, flag issues early, and keep you updated in plain language - so nothing sneaks up on you.

What I'll need from you fast

- Deposit funds ready
- Quick signatures when documents arrive
- Lender documents, promptly and completely
- Insurance quotes and binder, early
- No new credit or major purchases
- Verify all wire instructions by phone with your attorney's office before sending money

A light invitation: Already under contract questions - or hoping to be soon? I am glad to walk through this roadmap for your situation, with no obligation.

WORKSHEET - PERSONALIZED IN YOUR COPY

Your under-contract timeline

Property address:

Milestone	Date / Time	Notes
Contract date		
Initial deposit due		
Additional deposit due (if any)		
Inspection deadline		
Appraisal date		
Mortgage commitment date		
Clear-to-close date		
Final walk-through		
Closing date / time		

Buyer attorney:

Lender:

Notes:

Fill-in structure only in this master guide. Real dates come from your executed contract.

Three checkpoints that protect you

Inspections

A licensed inspector examines the home's systems and structure and delivers a written report. Inspections happen early, by your contract deadline if not waived. The report is information, not a pass/fail grade - we review it together, and any requests follow your contract terms and deadlines. Specialized inspections (for example radon, well, septic, or pests) may apply depending on the home; your inspector and attorney can advise.

Appraisal

If you finance, your lender orders an independent appraisal to support the loan. If the appraised value differs from the contract price, your options are governed by your contract - we walk through them with your attorney before any decision. Cash purchases may not require an appraisal unless the contract says otherwise.

Mortgage commitment

Commitment is your lender's written approval, subject to any remaining conditions, and it is due by the commitment date in your contract. Protect that date: send documents promptly, in complete packages, and surface any problem to your lender and to me early. See "How to Communicate With Your Lender" in Buy Smart.

Why dates matter

Inspection, appraisal, and commitment dates are not suggestions. Missing one can limit your options under the contract. That is why I track them from day one - and why you will hear from me before each one, not after.

CLOSING DOCUMENTS MADE SIMPLE

Loan Estimate vs. Closing Disclosure

Two lender documents bookend your loan. Knowing which is which turns closing week from a paper storm into a check you can actually run.

	Loan Estimate	Closing Disclosure
When	Early, when you apply and shop	Near the end, before closing
What it shows	Estimated loan terms, monthly payment, and closing costs - the comparison tool you used in the Lender Comparison Worksheet	The expected final loan terms, monthly payment, closing costs, and cash to close
Your job	Compare lenders on the same lines	Compare it, line by line, against your most recent Loan Estimate

Before you sign, check these

- Your name, the property, the loan type, term, and amount are correct.
- The interest rate and the monthly payment match what you expected - and if not, ask why before signing.
- **Cash to close** matches the figure you planned for, and any difference is explained.
- Lender and seller credits you negotiated actually appear.
- Escrow deposits and prepaid items for taxes and insurance look right for this home.

For most mortgages, the Closing Disclosure must be received at least **three business days before closing**, giving you time to compare and ask questions. Your lender and attorney confirm the exact timeline for your loan. If a number is wrong, raise it immediately - errors are far easier to fix before signing than after.

You may be able to shop some closing services

Some services connected to closing may be shoppable. Ask your lender and attorney which ones, early enough to actually compare - not in closing week.

Criteria & offer readiness

Home Search Criteria worksheet

Towns (in order):

Must-haves:

Price range / comfortable payment:

Nice-to-haves:

Beds / Baths / Type:

Deal-breakers:

Offer Readiness checklist

- Pre-approval letter current and in hand (or proof of funds for cash)
- Deposit funds identified and ready
- Attorney selected and contact shared
- Inspector identified, if you plan to inspect
- Insurance agent identified for quotes once under contract
- Walk-away number discussed - before any bidding war

WORKSHEET - ESTIMATES ONLY

Monthly payment & cash to close

Estimates only - your lender confirms your real numbers. Taxes, insurance, and HOA fees vary by home, so ask your lender for an updated estimate for each serious property.

Item	Home 1	Home 2
Purchase price		
Down payment		
Loan amount		
Principal & interest (lender estimate)		
Property taxes (monthly)		
Homeowners insurance (monthly)		
HOA / condo fees (monthly)		
Estimated monthly total		
Estimated closing costs		
Deposits already paid		
Estimated cash to close		

Paperwork - what I'll need from you

- Buyer representation agreement - signed, after we review it together
- Pre-approval letter (or proof of funds for cash)
- Photo ID for contract and closing preparation
- Deposit funds, as and when your contract requires
- Lender and attorney contact information
- Any sale-of-home or other contingency documents that apply to you

Closing week and moving in, without the scramble

As soon as your closing date is set

- Schedule movers - or reserve a truck and line up help - for a date that matches your contract's closing and possession terms.
- Arrange to transfer or set up utilities and services for the new home: electric, gas or heating fuel, water, internet, and trash where applicable. Use the contacts page in this guide.
- File your change of address and update your address with your bank, employer, subscriptions, and voter and vehicle records as they require.

Closing week

- Confirm your funds and any wire instructions **by phone with your attorney's office, using a number you already know** - never a number from a last-minute email. See the wire-fraud warning in Buy Smart.
- Bring government-issued photo ID and every document your attorney and lender have told you to bring.
- Do your final walk-through as scheduled, and tell me and your attorney promptly if anything is not as the contract provides.
- Review your Closing Disclosure against your Loan Estimate before signing day - see Closing Documents Made Simple.

Moving day and the first night

- Pack a first-night box: chargers, toiletries, medications, a change of clothes, basic tools, paper goods, and bedding.
- Plan for locks: discuss changing or rekeying exterior locks with your attorney or a locksmith once the home is yours.
- Find the main water shut-off, the electrical panel, and the heating system controls before you need them at midnight.
- Keep every closing document together, in the folder described on the After Closing page.

AFTER CLOSING

Your first year as a homeowner

Closing day ends the purchase. It starts the ownership - and a little organization now saves real money and stress later.

Keep the file, keep the home

- **Keep your closing documents organized** - deed, Closing Disclosure, insurance policy, survey if any, warranties and manuals - in one place you can reach. The full list is on the My Team & Key Contacts page.
- **Budget beyond the mortgage:** maintenance, repairs, and a reserve. Systems wear on their own schedule, not yours.
- **Expect taxes and insurance to change:** reassessment, premium changes, and escrow adjustments can change your total monthly payment even when your loan terms do not.
- **Flood insurance can still matter:** if your home needs it - or you choose it - keep it in force after closing, not just to satisfy the lender at closing.

If money ever gets tight

Contact your loan servicer early - before you miss a payment, not after. Help and options, where they exist, are almost always better the sooner you ask. Beware of anyone who charges up-front fees to "save" your home; talk to your servicer, your attorney, or a HUD-approved housing counselor first.

HELOCs and refinancing - plain-English caution

A home equity line or a refinance is a new loan decision, not free money: it has its own costs, terms, and risks, and it is secured by your home. Compare written offers, run the break-even math with a lender, and never sign under time pressure from a mailer or a caller.

I do not disappear at closing

Questions about a tax notice, an insurance letter, a contractor, or your home's value - call me. And once a year, I invite every client to a short home check-in: how the home is doing, what the market around it looks like, and what to plan for next.

Straight answers, before you ask

How much do I need down? It depends on the loan program and your lender's review. Some programs allow low down payments; Connecticut assistance programs such as CHFA may help eligible buyers. Ask a lender for your real options - this guide makes no eligibility promises.

Do I need perfect credit? No. Lenders look at your whole picture - history, debts, income, and savings. A lender can tell you where you stand and what, if anything, to improve.

Should I waive inspection to win? That is a risk decision, not a shortcut. Understand exactly what protection you give up, and decide with your attorney's and my guidance - never under pressure in the moment.

What if the appraisal is low? Your contract governs your options, which can include renegotiation or additional cash. We discuss the possibility before you offer.

How long does closing take? Financed purchases commonly run about 30-60 days from executed contract; cash often runs faster, commonly about 14-30 days. These are typical ranges only - your contract dates govern.

When do I get the keys? Typically at closing, after signing, funding, and recording as applicable - your attorneys confirm the exact handoff for your transaction.

Real words, from real clients

5.0 / 5

5.0-star average across 13 client reviews on Zillow - as of October 2026.

"We knew from our first meeting that JaKeith was determined, professional and willing to help us find our forever home. He helped us buy AND sell seamlessly. JaKeith always keeps in constant contact with you for important updates and is always on your side to work in your best interest. He has become the highlight of our journey in selling our first home and finding our perfect family home. I wouldn't recommend anyone else!"

- Olivia R., CT - from "The Inside Scoop" at actionsellshomesct.com

"JaKeith was exceptional throughout my entire home buying experience. I highly recommend him! He showed me every house I wanted to see. Recommended some other things. When it came to bidding he knew exactly what to say and I got the house I wanted!!"

- Chelsea Dugan, CT - from "The Inside Scoop" at actionsellshomesct.com

"JaKeith was referred to me from a family member who bragged about their incredible experience selling/buying alongside him. Making the decision to move from single family to condo was frightening until JaKeith's help. He knew all the questions to ask, the things I should be looking for in a retirement condo, and any possible issues to steer away from. He was more than just a realtor, he is a great down to earth guy who will always put you first and fight for you to get your dream property. Thank you JaKeith!"

- Maria R., CT - from "The Inside Scoop" at actionsellshomesct.com

More kind words, from Zillow

Every review below is 5.0 stars, in the client's own words. Source: Zillow agent profile - JaKeith Jackson, ASJ Realty Partners, as of October 2026.

"We had an amazing experience working with JaKeith as our relator throughout the home-buying process. We originally met him because he was representing the sellers, but after meeting him, we knew we wanted to work with him ourselves. He is incredibly charismatic, knowledgeable, attentive, and genuinely passionate about what he does. As first-time homebuyers getting ready to start our married life and future family, this process meant so much to us. He was always reliable, called us back when he said he would, kept us informed every step of the way, and was completely honest and transparent throughout the entire process. We never once felt pressured or "sold" to - instead, we felt supported and guided. He worked hard to help strengthen and push our offer, and we truly believe his dedication helped us get our forever home."

- Amanda Martelle - Zillow review, May 21, 2026 - Bought a Single Family home in 2026 in Southbury, CT - 5.0 stars (excerpt)

"Jakeith Jackson is outstanding! His attention to detail and knowledge was the reason we selected Jakeith to represent us. Knowing that I would be communicating with Jakeith from out of state, after our initial meeting, provided me the confidence to know we were in good hands. Jakeith was always available, and kept us informed every step of the way. The house had an accepted offer within 7 days and closed in 30."

- raymondpatchkofsky - Zillow review, May 16, 2026 - Sold a Single Family home in 2026 in Southbury, CT - 5.0 stars (excerpt)

"Jakeith is an outstanding real estate agent. If you want someone who is going to get what you need in a quick and efficient manner he is the guy for you! Jakeith is very knowledgeable, reliable and professional through the entire process. I could call him with any question at any time and he would always have an answer for me."

- mfranks1987 - Zillow review, March 13, 2023 - Sold a Single Family home in 2023 in Waterbury, CT - 5.0 stars (excerpt)

"This was a rough process for me as this was the first house that purchased. JaKeith made this difficult process as smooth as possible for me on the seller's end. He stuck with me throughout the entire process and made everything painless. Thank you for everything JaKeith"

- Richard Dotson Jr - Zillow review, March 23, 2023 - Sold a Single Family home in 2023 in Ansonia, CT - 5.0 stars

WORKSHEET - KEEP WITH THIS GUIDE

My team & key contacts

Fill this in as your purchase team forms. In a personalized copy, we add the specific people on your transaction - this master stays general on purpose.

Role	Name	Phone / Email
Buyer agent - JaKeith "Action" Jackson	ASJ Realty Partners	203-908-0080 / actionjackson@actionsellshomes.com
Lender		
Attorney		
Home inspector		
Insurance agent		
Title / escrow contact		
Utility contacts		

Resource list - your local list, filled in together

Category	Name / Company	Contact
Inspectors		
Attorneys		
Lenders		
Insurance		
Movers		
Contractors / handyman		
Utility providers		

Important documents to keep

Deed · Closing Disclosure · Promissory note and mortgage documents · Homeowners insurance policy (and flood policy, if any) · Survey, if any · Inspection report · Warranties and appliance manuals · Association documents, if applicable · This guide, with your worksheets completed.

NEXT STEPS

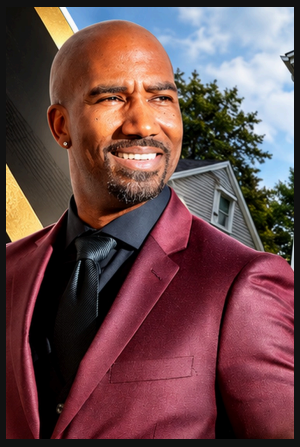
When you're ready - here's your next step

Whether that's next month or next year, start with a free, no-pressure buyer consultation. No obligation, no hard sell - just your questions answered and a plan that fits your timeline.

1 **Call or message me.** Tell me where you are in the journey - dreaming, getting ready, or ready to buy.

2 **We talk numbers and must-haves.** Financing readiness, towns, and the home that fits your life.

3 **We start your search.** Alerts on, showings scheduled, and this guide in hand at every step.



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"The Realtor With Passion"

Serving home buyers across Connecticut. This guide is educational information about the buying process and is not legal, tax, or financial advice. Your purchase contract, loan documents, and closing documents govern your specific purchase - your attorney and lender review them with you. Equal Housing Opportunity.