

CONNECTICUT



YOUR BUYER'S GUIDE



COMPASS

YASHMIN LLOYDS

Connecticut is one of the most desirable real estate markets, and I know that navigating the buying process can seem challenging. However, with my expertise, breadth of knowledge, and national network, you are in dedicated and trustworthy hands. I will guide and advise you during every step of the buying process.

How I support buyers:

- Provide real-time market insights
- Use my knowledge of on and off market listings to find homes that meet your criteria
- Share local expertise and tours of the area
- Help build your "buyers team" by connecting you with trusted financing organizations, vendors, etc
- In a competitive market, I can help get your offer accepted

Let me show you why I'm the right agent for you.



MY PROVEN SUCCESS

- Sales Volume: \$375M+
- Ranked Top 14% of Greenwich Agents
- Ranked Top 1.5% of Agents Nationwide
- 15+ years selling homes in Greenwich
- 20+ years Greenwich resident

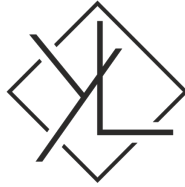


CONNECTICUT

AREAS SERVICED

- Greenwich
- Riverside
- Old Greenwich
- Cos Cob
- Darien
- New Canaan

YASHMIN LLOYDS



Yashmin Lloyds

Licensed Real Estate Salesperson

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Consistently recognized as a top-producing agent, Yashmin Lloyds was selected as a founding member of Compass Greenwich Office. With over \$375 million in sales, she brings deep market knowledge and extensive sales and marketing expertise to her clients.

Originally from Boston, Yashmin studied Sociology at McGill University before launching a successful career in hotel sales and marketing with luxury brands like Four Seasons, Starwood, and Rosewood Hotels. She worked with high-profile clients, including Goldman Sachs, Morgan Stanley, Sony, and Universal Studios, refining her negotiation and service skills.

A Fairfield County resident for 20 years, Yashmin started her real estate career in Rowayton/Darien before returning to Greenwich with her husband, a local real estate developer. As a mother of three sons at Brunswick School, she has a strong understanding of Greenwich's neighborhoods, schools, and amenities, making her an invaluable resource for buyers and sellers alike.

Known for her strategic marketing approach and commitment to client satisfaction, Yashmin excels in navigating Greenwich's dynamic real estate market. She brings her extensive experience to Compass, a firm known for its innovation and excellence in the industry.

Let me show you why I am the right agent for you.

THE PROCESS

01

Find an Agent

Set up a time to sit down with me to discuss the neighborhoods you're considering and how I can help guide your search.

02

Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). I can recommend mortgage brokers. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help determine the price range for your search.

03

Visit Properties

Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. Additionally, I will activate notifications for exclusive Coming Soon and Off-Market properties as they hit the market.

04

Submit an Offer and Negotiate

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller can return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter offer. I will provide advice throughout.



05

Attorney Review

Your attorney's job is vital to protecting your interests, and to review paperwork on your behalf. You will want to select an attorney who is familiar with these transactions. I can provide you with a recommended list of well regarded attorneys in the area.

06

Home Inspections

It is the buyer's duty to select all desired inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. You will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, remember to schedule a final walk-thru of the property to verify property is still in acceptable condition and any negotiated repairs were done.

07

Loan and Appraisal

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. Consequently, you'll wire the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

08

Final Walkthrough

A final walkthrough of the property is scheduled and completed just before closing. The walkthrough confirms that no damage has been done to the home since the time of inspection and that the major systems and appliances are in working order.

09

Closing

Once all the conditions of the contract have been satisfied, the closing is held. The closing documents are signed, payment is exchanged, and you receive the keys to your new home!

10

Welcome Home!

Congratulations!
You are now a homeowner.



KEY TERMS

Get a better understanding of common real estate language and practices.

Appraisal

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

Assessed Value

Value placed upon property for property tax purposes by the tax collector.

Closing Costs

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

Contingency

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

Debt-to-income ratio

The percentage of an individual's monthly gross income relative to the amount of debt owed.

Earnest Money Deposit (EMD)

A good faith deposit the buyer makes with an offer to show that you are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

Final Walkthrough

The buyer reviews the house just before closing to make sure everything is in the same condition and that all home inspection items are fixed.

Inspection

An expert conducts a formal review of the property to find visible issues that need to be repaired. Buyers typically make their offers contingent on an inspection, but sellers can conduct a pre-offer inspection to appeal to buyers. The buyer may choose to do additional inspections like radon and a sewer scope.

Lien Search

A background check on the property and the seller to ensure there are no outstanding debts or claims upon the property.

Pre-Approved

Advanced approval from a bank or other lending institution for a home mortgage.

Pre-Qualified

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

Title Insurance

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

Recording Fees

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



Guiding you home with the Compass Advantage

Investing Billions in Tech to Find Your Next Home

At Compass, the technology of the future is already shaping real estate today. We've invested over \$1 billion in our technology platform to help agents make buying or selling a home easier for you. This includes Compass One, an all-in-one client dashboard that enhances transparency and keeps you connected with your agent at every step of your journey.

A 33K+ Network of Top Agents Nationwide

A network that arms us with privileged access to the homes you've been waiting to find and the prospects ready to buy.

#1

Residential Real Estate Brokerage in the United States¹

\$216.8B

2024 Gross Transaction Value²



400+

33K+

Rhode Island
South Carolina
Tennessee
Texas
Virginia
Washington
Wisconsin
Wyoming

Agents are defined as all licensed agents on the Compass platform. Excludes approximately 1,000 principal agents located in Texas who joined Compass during the second quarter of 2024 as part of the Lotter & Blum Holdings, LLC acquisition. These agents operate with a flat fee / transaction fee based model, which is different from the Company's standard compensation model.

MY COMPASS TOOLS AND PROGRAMS HELP YOU FIND YOUR NEXT HOME

Collections

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

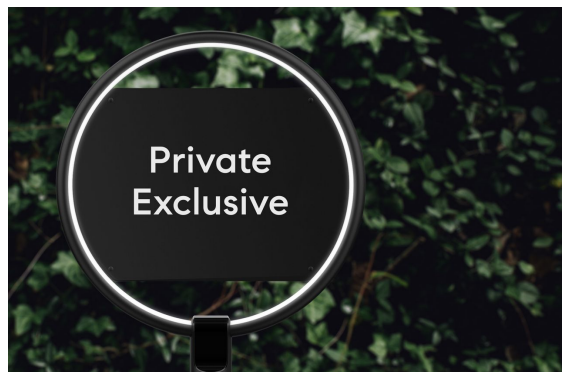


Search

Compass Search can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!

Coming Soon and Private Exclusives

What buyer isn't looking for an edge over the competition? Browse unique properties that are only viewable on Compass.com and discover your future home before it even hits the market.





COMPASS
PRIVATE EXCLUSIVES

Access Listings Before the Competition

Compass Private Exclusives are properties that are only accessible to a network of thousands of Compass agents and their serious buyers.

Looking to buy in this competitive market?

Working with a Compass agent grants you access to privately listed inventory before the rest of the competition.

Access Inventory Only Available at Compass

Discover properties that are not publicly advertised — a critical advantage in an inventory-constrained market.

Craft the Most Competitive Offer

Maximize your chance of beating out the competition and potentially avoid bidding wars before your future home hits the public market.

Preserve Your Privacy

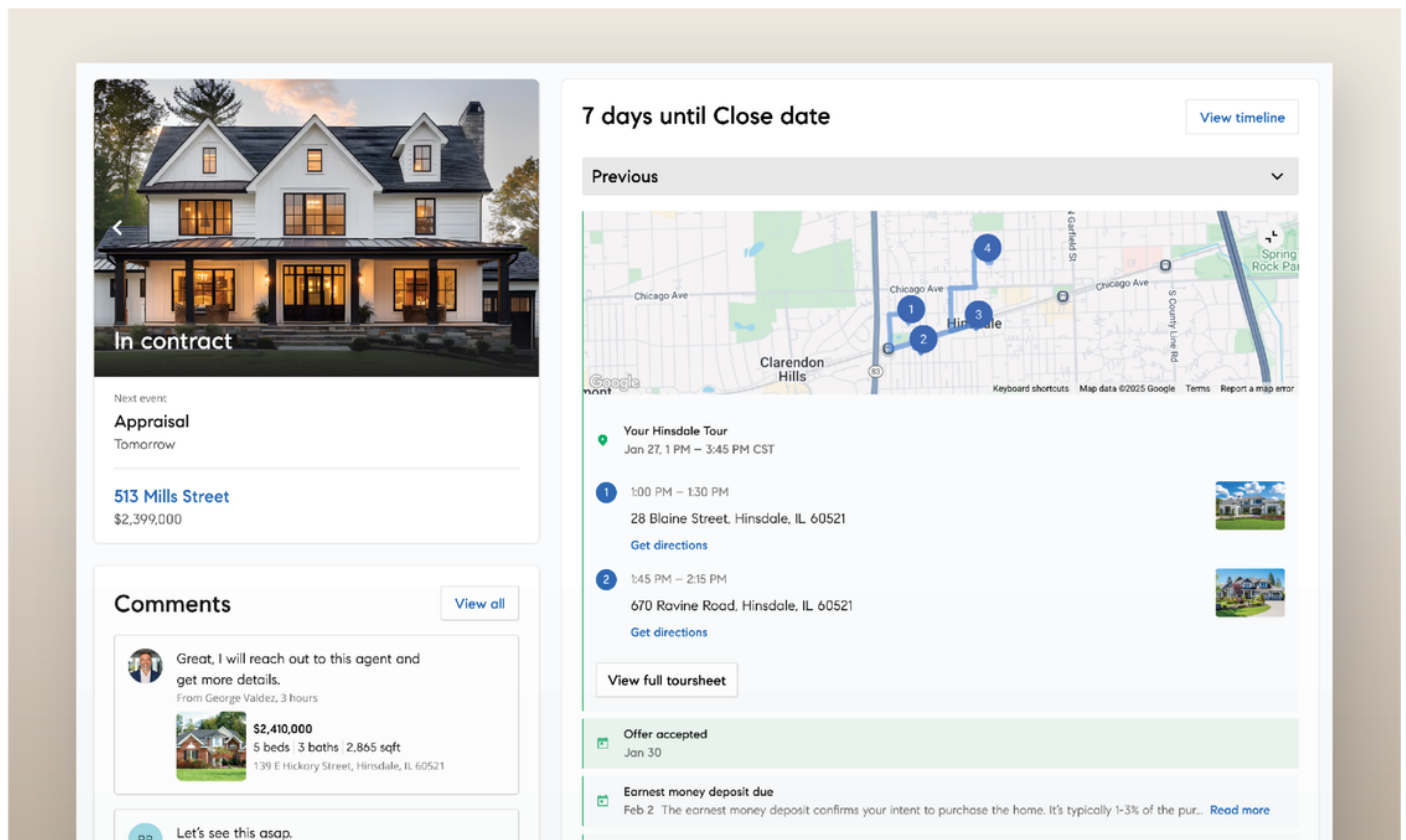
Buying a Compass Private Exclusive helps safeguard your privacy by keeping your home's photos off third-party sites — unlike publicly marketed properties, where images can stay online for years.

LEARN MORE AT [COMPASS.COM/PRIVATE-EXCLUSIVES](https://compass.com/private-exclusives)

Private Exclusives may not be available in all markets, and availability is subject to change. Private Exclusives, inclusive of pre-marketing and listing strategies, are at the discretion of the seller. They are only visible to buyers and the Compass agents representing them in that market. Compass does not recommend one particular strategy or guarantee results.

COMPASS ONE

One Unified Dashboard to Streamline Your Search



● Start your search

Access thousands of listings from your personalized dashboard, including properties that are only available at Compass.

● Collaborate with ease

Organize, share, and discuss your favorite homes. Stay updated on new listings, request tours, and view your tour schedule at any time.

● Keep up to date

View your timeline for a comprehensive overview of upcoming steps, recent updates, and pending tasks. You'll know where we stand, what's next, and have full visibility into how I'm moving your transaction forward.

● Know your team

Access contact information for all parties involved in your transaction, including members of my team, loan officer, and closing partners like title and escrow.

● Keep organized

Easily reference your signed documents, forms, and other relevant paperwork at any time.

And should you eventually want to sell in the future? Your Compass One dashboard will support you through that transaction, too.

I LOOK FORWARD TO WORKING WITH YOU

I'm really looking forward to working with you as you explore Greenwich and the surrounding areas—there's so much to love here. From scenic coastal neighborhoods to peaceful backcountry estates, I'm confident we'll find a home that fits your lifestyle and goals. I'll be here to guide you through every step, offering local insight and support to make the process smooth and enjoyable. Whether you're new to the area or a longtime admirer, I'm excited to help you discover the perfect place to call home.



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