



## Four Reasons to Buy With a REALTOR®

You are about to embark on one of the most important and exciting decisions in your lifetime: the selection and purchase of a home. It is a decision that will bring you years of comfort and joy. Yet, the idea of spending your free time evaluating homes and neighborhoods, figuring your down payment and monthly costs, applying for a loan, and finalizing the purchase can be an overwhelming process. For some buyers, the process is tedious and confusing, and is why consulting a professional REALTOR® is a smart decision.

### 1 Objective vs. Information

A licensed real estate agent can help you find a house, efficiently and quickly. Discuss with your agent the type of home you believe will be right for your needs. Is your family growing? Do you entertain a lot? Garden? Barbecue? Work at home? Are you a chef? A fashionista with a large wardrobe? Are you a fixer-upper or a total couch potato? REALTORS® understand the local market and can point out neighborhoods and properties that may suit your needs better than you thought. Also, your agent will show you homes that you can comfortably afford. He or she will have the resources to help you understand how much a lender will let you borrow and on what basis it's calculated.

### 2 Comprehensive Search Power

Your Realtor's expertise and experience will be crucial in helping you find the right home of your dreams. Real estate agents have access to the Multiple Listing Services (MLS), which provides information on virtually every home for sale in the market. This is a useful tool because it allows for the most current comparative information available for more informed shopping. Your agent may also be able to find available properties which are not being actively advertised online.

### 3 Negotiation Knowledge

When you are ready to make an offer, your REALTOR® can assist you. He or she cannot suggest a lower price than what is listed, but your agent can tell you what comparable homes are selling for in the same neighborhood. Your REALTOR® will act as the intermediary between you and the seller who is also likely to be represented by an agent. If there are negotiations over price, closing date, contingencies, and items - such as appliances - to be left or taken, your REALTOR® will be your representative.

### 4 Technical Expertise

Buying a home requires a multitude of forms, reports, and technical documents. Your REALTOR® will be familiar with the documents and the experts you will need, such as a lender, inspector, insurance professional, and a title agency/settlement company for your title and escrow needs. He or she will keep you on track and organized.