

The value of a REALTOR® in buying a home

The landscape of buying a home is quickly evolving, but a **REALTOR® has the training, skills and knowledge to accompany buyers on their journey to homeownership.** We remain committed to transparency in creating a working relationship built on trust and respect that is in the best interest of the buyer.

- ▶ We **educate buyers** on representation agreements, state legal requirements and the REALTOR® code of ethics.
- ▶ We **explain how agent compensation is paid**, who pays it and what the buyers' options are for paying it.
- ▶ We **inform buyers of state and federal fair housing laws.**
- ▶ We **offer expertise and resources on choosing a quality mortgage lender** so buyers can qualify for a loan.
- ▶ We **explain the conditions of the local market**, including inventory and current listing prices.
- ▶ We **keep buyers' wishes and budget firmly in mind** when locating potential homes.
- ▶ We **immediately alert buyers of new properties** when they come on the market, and schedule showings as soon as possible.
- ▶ We **network with family, friends and other agents to find homes** that will soon become available for sale.
- ▶ We **share our knowledge and resources** about neighborhoods, schools, zoning laws, crime statistics and sex offender registries.
- ▶ We **help buyers understand property taxes**, homeowners' association dues and utility costs.
- ▶ We **commit to full disclosure** of any known property defects.
- ▶ We **review a sample sales contract** with buyers to prepare for making an offer.
- ▶ We **prepare a competitive market analysis** in crafting a negotiating strategy prior to making an offer.
- ▶ We **explain contract contingencies and approved protective clauses** to include in the offer.
- ▶ We **educate buyers on required and optional inspections** for such issues as environmental matters, roofing concerns and mold.
- ▶ We **negotiate costs with the seller to repair issues found** in the home inspection report.
- ▶ We **explain flood insurance and title insurance**, and refer buyers to a qualified insurance broker.
- ▶ We **order the appraisal, title search and any needed surveys.**
- ▶ We **review closing figures and documents with the attorney** who serves as the closing agent.
- ▶ We **advocate for buyers during EVERY step of the homebuying journey**, celebrating with them when they close on their new home.