

REAL ESTATE AGENTS and BROKERS -- THE PROVEN PROFESSIONALS

It's always a good market in real estate -- when you know what you're doing. Structuring transactions, arranging financing and finding the right buyers are some of the keys to success. There are few entities that know as much about the trends in today's market as your local real estate agent or broker.

Real estate has become a very complicated business. Selling (or buying) a home can be one of the most important financial transactions in your life. That's why it pays to work with a professional who specializes in this field -- a licensed real estate agent or broker.

Becoming a licensed agent or broker requires thorough training and examination. Several states require continuing education in real estate for license renewal. These specialists are compensated on their ability to sell properties quickly and cost-efficiently -- and their expert abilities are chargeable only when a transaction is complete.

Why It Pays to Use a Professional

- When you use an agent, you'll get the benefit of professional experience from the moment you consider selling your house. Your agent will help you establish a fair market value from his or her daily dealings in your neighborhood, and arrange financing terms that make it easier to obtain a quick sale in today's market -- helping you receive the equity in your home.
- If you wish to participate in financing the purchase of your property, your agent or broker can structure a workable plan that helps reduce risk from unusual terms -- and give you an estimate of the anticipated yield from carrying a property-secured financing plan.
- Real estate agents are professionals at marketing properties -- that's their job. They can choose the media -- and the message -- that brings interested prospects to your home. They'll interview and qualify buyers for you. They'll use their sales skills and negotiating techniques to help you receive the best possible return on your sale.
- Every brokerage office has a steady stream of prospects that no individual can match. National referral networks and multiple listing services also help to reach buyers from out of town -- or out of state. Many corporate relocation clients may be working with a broker before a move is made.
- When you work with an agent or broker, they will follow-up with other agents who have shown your property and share their constructive comments on cosmetic repairs, financing arrangements, or re-evaluating your list price.
- An agreement between buyer and seller is just the beginning of a final transaction. From that point on your agent or broker can handle the details and paperwork necessary to make it complete: from building and termite reports to fire insurance and closing arrangements with the escrow company, title company or closing attorney.
- As an expert in real estate, your agent or broker will give you advance estimates of your closing costs and net proceeds from the sale, as well as keeping you informed of the details to assure a smooth and timely closing.

When You Make the Sale

A vital part of any sale is title insurance. Lenders usually require a loan policy to protect their interests, and buyers need an owner's policy to protect their equity. Be sure to ask your agent or broker for protection from Fidelity National Title. Your title insurance policy will be backed up by the resources of Fidelity National Title, the strongest title insurance family in the industry. Allied Title and Escrow is an integral part of your agent's or broker's closing team.

If You Are Buying a Home

For most of us, a home is the single biggest purchase in our lives. The enormity of the financial transaction aside, finding the right home to fit our particular needs and wants is no easy undertaking. Just as you wouldn't buy a car, computer or camcorder without doing some research into various models and prices, you shouldn't consider purchasing a home without some expert advice and guidance. Though some people may think of using the services of a REALTOR® only when selling their homes, a REALTOR® can be invaluable when buying one as well.

For instance, a REALTOR® can help you determine how much home you can afford based on your financial situation, help you get prequalified for a loan, and even inform you about available financing options. A REALTOR® also is an expert on the neighborhood, and can provide detailed information about schools, transportation, local taxes and community characteristics. Using a REALTOR® also means gaining access to homes listed in Multiple Listing Service (MLS), an important marketing tool used by REALTOR® to inform other REALTOR® about available properties. That means a REALTOR® can give you information about a wide range of available homes from which to choose. When it comes to finding out if you're paying too much, a REALTOR® can provide you with market analyses comparing asking and selling prices of homes in the neighborhood. Finally, a REALTOR® can serve as the liaison between you and the seller, bringing to the table negotiating expertise and knowledge about required disclosures and the housing market.

If You're Selling a Home

Here's a Quick Read on How a REALTOR® Can Help You Realize Your Goal.

You probably know that working with a REALTOR® is an indispensable part of selling your home. For one thing, your REALTOR® can list your property in the Multiple Listing Service (MLS), providing your home with incomparable exposure and ensuring you have as many REALTORS® as possible helping to find a buyer. But that's not all a REALTOR® does to market your home. He or she knows how to specifically target advertising to reach buyers for your home, and uses all the marketing tools available to ensure that your home is sold expediently. Additionally, a REALTOR® conducts a variety of other marketing efforts on your behalf, from holding open houses and handling phone inquiries to showing your home to the prospective buyers.

What does a REALTOR® do for you besides find buyers? Plenty. A REALTOR® provides information on local market conditions to help you price your property realistically and fairly, and keeps you abreast of changes in the market which may affect your property. And let's face it: buying or selling a home means paperwork, lots of it. When it comes to closing escrow, a REALTOR® can be invaluable, leading you through the paper trail with a steady hand, and familiarizing you with escrow, insurance, property disclosures and inspection procedures, to name a few. So, Where Do You Find a REALTOR®?

Like finding any good professional, the best way to locate a REALTOR® is through recommendations from friends or those who have bought or sold homes recently. Ask for references and check each thoroughly. Also, interview several REALTOR® before you decide on one.

It's important to find a professional who is a REALTOR®. Why? A REALTOR® is someone who, as a member of the local, state, and national trade associations, adheres to a strict code of ethics. Recently, the National Association of REALTORS® commissioned a nationwide survey to determine whether REALTORS® were doing their

job professionally. The results were impressive: 97 percent of respondents indicated they received "excellent" or "very good" service from their REALTOR®.