

Buyer Tips: Your REALTOR®, Your Guide

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One of the advantages of buying real estate today is that you have so much more information available to you than in years past! On the other hand, with the advent of the technology age, you could virtually be swimming in information. The Internet offers a wealth of data on properties available, town and school information, financing options as well as access to the various services you will need along the way. Local bookstores sell books explaining to buyers what to look for when searching for their first home (Home Buying for Dummies). Banks bombard newspapers and monthly checkbook statements with EZ loan programs and LOW down payments. All you have to do is take YOUR time to review... search... read... open envelopes... fill out "request for information" on web sites, ads and flyers... make appointments... and the list goes on! Real "EZ" stuff buying your first home, isn't it?

Trying to handle the process of buying real estate yourself is like looking through all the medical websites, going to all the bookstores, and asking all your friends how to take out your own appendix.... It doesn't always work for everyone. With a big decision looming in front of you, most people opt for the professional opinion of a doctor, a lawyer, a surveyor, or an accountant. Why not your local REALTOR®***

Most real estate offices are local and in your neighborhood. Realtors® believe in the "American Dream of Home Ownership" and work hard to make it possible for *you*, the buyer. Today's REALTOR® is well versed in technology. They use email, faxes and web searches to keep you posted on the newest listings and price reductions. REALTORS® work with local home inspectors and tradesmen that look out for YOUR needs. And, REALTOR®S know when to recommend legal council, or when needed, an accountant's expertise.

REALTORS® are constantly learning and adapting to better serve the public. Their professionalism is well recognized within the industry, and in the faces of happy sellers and buyers. A good REALTOR®, like any good professional is a joy to work with.

My advice to ALL buyers is:

- Interview your local REALTORS®.
- Ask for recommendations from family and friends.
- Make sure that your REALTOR® is a member of the Multiple Listing Service of the area you're interested in. In our area, this is the New Jersey Multiple Listing Service. As a member of the NJMLS, your REALTOR® can search current listings as they come on the market and call/email/fax you the homes FRESH. This frees up your 3:00am web search for homes for something more important, like sleep.
- Rely on your REALTOR® for information and advice. Your REALTOR® has access to the best lenders, the best home inspectors, and the best attorneys in the area. Your

REALTOR® can get you copies of local school reports and knows the town. **All you need to know** is what YOU are looking for in a home, and neighborhood (bedrooms, trees, wood floors, high ceilings, etc.).

- Work with your lender and REALTOR® to get pre-qualified, or pre-approved for a mortgage. Lenders and REALTORS® have access to the best financing packages that can suit your needs and budget. Most sellers will not even consider your offer without a current pre-qualification letter.
- Remember that your REALTOR® has an interest in making the deal go through as smoothly as possible. He/she wants your future business and referrals. YOUR REALTOR® is there AFTER the sale to answer your questions (assist YOU), and to help your move into the neighborhood.

Your REALTOR® is a professional, like your doctor, lawyer, or accountant. They have passed certain State requirements and follow a strict CODE OF ETHICS; They are there to help you and your communities grow; They are the “EZ” central point of contact between Buyers, Sellers, Attorneys, and Lenders; And, they will save you from the many hours and possible frustration you may encounter researching and managing the buying process yourself. When you find a good REALTOR®, recommend them to others. They appreciate the trust!

***By the way, not all real estate agents are REALTORS®. REALTOR® is a registered trademark of the National Association of REALTORS®.