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## SHOULD YOU BUY ON YOUR OWN, OR USE AN AGENT?

When looking for a new or first home, a home buyers might ask, “Should I use an agent or not?” With the abundance of resources available to home buyers today, conducting a home search without an agent is easier than ever and possibly less expensive. Yet, employing the knowledge and experience of the ROSA AGENCY has its advantages. Use the following information to compare the advantages of searching for a home on your own versus using a real estate agent.

### **ON YOUR OWN**

- You control the speed of the process. Home buyers not using a real estate agent average a search time of 14 weeks and view 18 homes.
- You might be able to find a “For Sale by Owner” where the owner is willing to sell at a reduced price (or split the would-be commission with you).
- You can look any time you like and you’re bond only by your own schedule.
- You can research and find market comparisons for the area on-line. Many Internet real estate services are available to help you research properties, answer legal questions, and even obtain a mortgage.
- Contacts and negotiations are made directly with the seller—there is no middle person involved.
- There’s no contract for real estate agent services, so you avoid a long-term commitment to an agent who might be unproductive or misunderstand your needs.

### **WITH AN AGENT**

- When using the ROSA AGENCY, home buyers average a search time of 8 weeks and view 10 homes.
- The Rosa Agency has access to a wider variety of properties via a database that includes every home listed with any agency.
- The ROSA AGENCY can provide you with a comparative market analysis which shows how a particular house price compares with others in the area.
- The ROSA AGENCY researches houses in your price range and are or interest and can provide information about property history, taxes, schools, and crime rate.
- The ROSA AGENCY has negotiation experience and knowledge of the real estate contract.
- The ROSA AGENCY is familiar with and can recommend appraisers, home inspectors, closing agents, and a mortgage lender.
- The ROSA AGENCY can help you wrap up all closing details.