

## Buying a Home? What Do Those REALTORS® Do ?

As a REALTOR® for over 20 years, I want you to know what you should expect when you hire an agent to represent you in the largest investment of your lifetime, your home.

Your agent should take time to talk with you and your family. Your agent should help you formulate a list prioritized by your needs, wants, and dreams for a new home. You should do the talking; your agent should be listening and writing.

Your agent should show you homes that fit your list and your price range. By carefully reviewing the available inventory, your REALTOR® will optimize the time you spend looking at houses.

Showing you a home involves more than just opening the door. Your agent should help you interpret condition, livability, and resale potential and point out any positive and negative factors.

As you look at homes in different neighborhoods, you should receive information that will help you evaluate both the home and the area, including past sales, available properties, Homeowners Association details and information on local schools.

Before making an offer, your REALTOR® should provide a full, written **Market Analysis** to include:

1. Analysis of comparable sales closed within the part year, adjusted to reflect the size, condition and features of the proposed home.
2. Recommendations for the formulation of the price to be offered and other items you may request the seller to pay.
3. Analysis of the probability of successful negotiation.

Your agent should talk with you about the best way to construct the offer, and how it can best be negotiated with the sellers.

Once your contract is in escrow, your agent's work continues by following the transaction carefully to closing by performing the following duties:

- A. Coordination of inspection and repairs
- B. Re-negotiation of the contract if necessary based on the results of the inspection.
- C. Coordination with title company, including a review of closing statement and any necessary adjustments. Attendance at closing to answer questions, review documents and resolve any last minute issues.

I think you will agree that a REALTOR® who performs these duties is indeed an important guide through the entire transaction.

If you don't know a good REALTOR®, we do! Through Members Home Advisor we have gathered professional and competent agents in all our market areas. These agents pledge to provide great service, and, in return for receiving a client they would not have ordinarily known, also agree to give up a portion of their commission. We pass those savings on to you in the form of a check equal to your first monthly mortgage payment!

Call 512- 997-HOME or visit us on line at [ufcu.org](http://ufcu.org) for more details.

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