

# Real Estate Agents And Brokers: The Proven Professionals

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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. 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

- 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.
- 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, as well as keeping you informed of the details to assure a smooth and timely closing.

## 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 pre-qualified 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.