

Choosing the best real estate agent for you

Once you've assessed your spending qualifications, you will need to find a real estate professional. As with any major journey, you need a capable, competent guide, one who clearly is able to lead you through the steps that ultimately will bring you to your final destination - your new home.

Choose an agent with whom you feel comfortable. One who is responsive to your needs and the needs of your family, one who compliments your personality, and one who is prepared to be with you throughout each step of the home-buying process.

A few simple guidelines for finding the 'right' agent are:

- If you already know the neighborhood in which you would like to live, find an agent within that community.
- Seek an experienced agent with a known reputation - look at credentials, track records and awards received.
- Seek someone who is a member of the Board of Realtors®.
- Find someone who is continuing their education - a Certified Residential Specialist (CRS), Certified Residential Broker (CRB), a graduate of the Realtors Institute (GRI) or an Accredited Buyer's Representative (ABR) - this shows the realtor is interested in the business long-term and is willing to invest in their career.
- Seek referrals from your family and/or friends.
- Interview at least three agents before you make your final decision.

If you are being referred to an agent, here are some questions you will want to ask about him or her:

- What were they like to deal with?
- How hard did they work for you?
- Did they get you a good price?
- Were there any complications?
- Did they always tell you the truth?
- Were they always looking out for you or just interested in getting paid?
- Would you use their services again?

You've narrowed your choices to the top three professionals. It's time to make the final decision on who will be your guide. Ask these questions of your three finalists:

- How many buyers have you successfully represented in the last six months?
- Can I have the names and phone numbers of three to six of your most recent buyer clients?
- Do you deal mostly with homebuyers or primarily with home sellers?
- What professional designations do you have?

- Are you fully automated with your own personal computer, FAX machine, copier, pager, voice mail, etc?
- What is your commission? Or do you have hourly rates or a set fee?
- Do you have a list of home inspectors, insurance agents and reputable lenders for me to consider?
- What clauses will be included in our offer to protect us as buyers?
- Will you try to sell me one of your listed properties before you show me listings from other real estate companies?
- Do you have information about For Sale By Owner properties?
- How will you help me save money?
- How will you protect my interests, and why should I hire you rather than another agent?

Now, here are some questions to ask yourself after the final interview of real estate agents. The answers to the following questions will increase your chances of choosing the best real estate agent for you and your family.

- Which one returned your phone calls?
- Which one asked questions to determine what you want/need in a home?
- Which one performed a financial analysis to determine how much you can afford?
- Which one suggested financing methods?
- Which one seemed most knowledgeable about the community?
- Which one explained things most clearly?
- Which one did YOU feel most comfortable with?

Keep in mind, home *buyers* - *you* - need to search for a realtor the same way that home *sellers* do.

If you call on a single classified advertisement in a newspaper, an ad in a home selling magazines or a listing on the Internet, you most likely are calling the listing agent.

You see, there are two "sides" to every sale. The seller's side is represented by the listing agent. The buyer's side is represented by the selling agent. The selling agent also is referred to as the buyer's agent. Usually, real estate commissions are paid by the seller. For this reason, the selling agent, although representing the buyer, has certain duties to the seller. If you, as the homebuyer, want to have a real estate agent represent only your interests, you will need to hire and pay commission to your own real estate agent. These real estate agents are generally referred to as buyer's agents.