



## WHY YOU NEED A REALTOR®

A licensed real estate professional provides much more than the service of helping you find your ideal home. Realtors® are expert negotiators with other agents, seasoned financial advisors with customers, and superb navigators around the local neighborhood. They are members of the National Association of Realtors® (NAR) and must abide by a Code of Ethics and Standards of Practice enforced by the NAR. A professional Realtor is your best resource when buying your home.

### LET A REALTOR BE YOUR GUIDE

- A knowledgeable Realtor can save you endless amounts of time, money, and frustration.
- A knowledgeable Realtor knows the housing market inside and out and can help you avoid the “wild goose chase.”
- A knowledgeable Realtor can help you with *any* home, even if it is listed elsewhere or if it is being sold directly by the owner.
- A knowledgeable Realtor knows the best lenders in the area and can help you understand the importance of being preapproved for a mortgage. He or she can also discuss down payments, closing costs, and monthly payment options that suit you.
- A knowledgeable Realtor is an excellent source for both general and specific information about the community such as schools, churches, shopping, and transportation—plus tips on home inspections and pricing.
- A knowledgeable Realtor is experienced at presenting your offer to the seller and can help you through the process of negotiating the best price. By bringing objectivity to the buying transaction, he or she can point out the advantages and the disadvantages of a particular property.

And the best thing about your Realtor is that all this help normally *won't cost you a cent*. Generally speaking, the seller pays the commission to the Realtor (but this may vary from province to province and state to state).