

10 things that REALTORS® do for you as a Buyer

1. **Make sure the buyer is prequalified.**

What information do I need to get prequalified? Do I just go to a bank? What type of bank should I go to? What information should I ask?

Putting together past pay stubs, and loan information can make it seem like you will never get a home, but that is why your Realtor® will refer you to the best lender they know of, or one that will suit your individual needs. Prequalification can seem like a daunting task in the beginning, but with the help of your Realtor®, it will become easier.

2. **Help buyer determine needs.**

Upsizing or downsizing? New or old house? Special needs for animals or children? Am I okay with a one car garage? What kind of landscaping will I need space for?

A Realtor® will help you decide what exactly you are looking for in a home. Maybe you do not like split-levels, but would be willing to look at one for the right price. Helping you make a needs vs. wants list will help this process and give the Realtor® a better understanding of what you are looking for in a home.

3. **Search for homes on the MLS.**

How can I find homes in my price range? What if I want to move to Iowa or out of Iowa? How do I know if the information is credible?

The MLS is the multiple listing service that Realtors® have access to which lists all of the homes for sale in different areas around Iowa. This technology allows your Realtor to narrow their search down to more specific homes. This means that a Realtor® will be able to type in a zip code, type of home, price, and many other search items to find homes that meet your needs. If you would like to search too, Realtor.com is updated every 15 minutes directly from the MLS.

4. **Access to homes (physically).**

How can I see the home? What availability does the seller have to show the home? What if my schedule is crazy?

Your only responsibility when seeing a home is to show up on time and check it out. Your Realtor® will go through the scheduling process for showings with the other Realtor®, obtain the keys, and make it available to you. Do not stress about this part of the system, it is your Realtor's® job, and they are trained to do this.

5. **Continuing communication.**

I heard Realtors® are super busy; will they have time for me? I only have these hours available; will they be able to show that house?

In the beginning of your home buying process, it is okay to interview a few different Realtors® so that you may find the best one to fit your personality, lifestyle, and schedule. Realtors® understand that buying a home is a very personal and complicated process. Your Realtor® is there for you every step of the way. Now keep in mind, Realtors® have families and lives outside of their job too, so be respectful when it comes to their time as well.

6. **Show you pros and cons of the home.**

That tile is disgusting, how much will it cost to get rid of it? The pipes need replaced, how much will that be? The back yard is beautiful though.

Some homes can be a bit dated, or maybe the wallpaper isn't your style. That is okay. A Realtor® can tell you if something is a quick and easy fix, or if it is not. Even if they do not have the answer, they know someone who does. A Realtor® can connect you to the correct people to determine the need and prices for different projects. A Realtor® will also guide you through the inspection to find major issues before you purchase the home. Nobody likes surprises, that is why having the home inspected is part of the process.

7. Write the offer.

What do I include for the offer to be official? Do I need to list my prequalification information? What price should I offer?

Part of a Realtors® job is to write the official offer document. This can be wordy and have some things that you may not immediately understand but the Realtor® will go over this information for all involved parties to understand. Your Realtor® will also look at a market analysis to find out what purchase price is acceptable for the home. They will take care of the paper work so do not worry.

8. Conducting the closing process.

What kind of papers do I have to sign? Where is the title to the home? Where do I go to sign it? What if a past owner has not signed?

Finding this information is one thing, but actually attaining it and transferring the title over is a different job. The Realtor's® job in the closing process is mainly to have you sign the correct papers, and to make the title and abstract "clear" by tying up loose ends.

9. Support their clients.

What if I change my mind? I am stressed out about this process, is this normal? Why do I suddenly feel like buying this house is a bad idea?

View your Realtor® as a counselor. They will encourage you to continue with the process, and support you during stressful times. Your Realtor® is responsible for getting you accurate information so that you can make an informed decision about the purchase of your home.

10. After the sale.

What if something is wrong with the house? I need to find a contractor, or a plumber; how do I know who to call?

Your relationship with your Realtor® does not have to end after the purchase of the house. Realtors® have connections with many different kinds of people in the real estate world, so do not feel bad for asking them about problems after the sale. They want you to be happy with your purchase on day one, month one, year one, and beyond! Do not hesitate to call them.