

# 9 REASONS YOU NEED A BUYER'S AGENT

Buying a home is one of the biggest decisions — both financially and emotionally — you will make in your lifetime. If you're a first-time buyer, you're probably thrilled about making the jump from renting to owning; however, you also may be a bit overwhelmed by the procedures involved. Relocating or move-up buyers have the advantage of past experience, but still might need a refresher course on the intricacies of the process.

The homebuying process is complex and the market is competitive. You will need a trusted advisor to guide you through this journey. Below are nine reasons you should hire a buyer's agent. They:

1. Receive training and education about California real estate law and contracts. A standard residential purchase agreement is 17 pages, and that is just one type of form required for a California real estate transaction. Your REALTOR® receives training and education about these forms, real estate law and more from a variety of sources, including their local, state and national trade associations of REALTORS®.
2. Educate you on the complete cost of homeownership. While your lender will provide a good-faith estimate of the actual purchase costs, your REALTOR® will discuss with you the big-picture costs of homeownership. Homeownership goes far beyond the price of the home; there also are items such as taxes and insurance, possible homeowner association fees, and maintenance costs.
3. Find homes that work for your needs. A buyer's agent has access to the multiple listing service (MLS) database and will help you find available homes that meet your criteria and fit your budget. They'll arrange showings and help you see properties with a professional's opinion. Their knowledge and expertise can give you new and different perspectives on a home's pros and cons in order to meet your specific needs.
4. Know the market inside out. A buyer's agent knows the local market and can direct you to homes that are within your budget. They will have seen other homes in the neighborhood and can compare the homes you are considering to others in the area. They may even know of similar neighborhoods that you had not previously considered.
5. Look for red flags. While nice photos can hide potential problems, a buyer's agent can spot issues you might not know to consider, such as painted-over water damage, uneven floors that might indicate issues with the foundation, or termite damage you may have overlooked, just to name a few.
6. Help you make a competitive offer. A competitive offer is about more than simply the amount of money you offer for a house. Sometimes a seller will respond to a rent-back clause, a longer or shorter escrow period, or an all-cash offer. Your buyer's agent will work with you to create the strongest offer possible and negotiate on your behalf with the listing agent to get you the best possible price and put you into the home you want.
7. Negotiate on your behalf. Once your offer is accepted there are several items that can be negotiated. One of the primary roles your buyer's agent will serve is as your negotiator. Examples of items that can be negotiated include:
  - Repairs — do you want certain repairs made prior to taking possession of the home or do you want a credit from the seller?
  - Inspections — maybe the seller is willing to pay for a swimming pool or chimney inspection which generally are not part of the overall home inspection.
  - Home warranty — your REALTOR® can negotiate for the seller to purchase a home warranty to pay for certain unexpected repairs that may arise after the close of escrow. Some warranties cover service, repair and replacement of major home appliances and systems.
8. Protect your rights. REALTORS® are educated about fair housing issues, how to make sure you don't fall victim to them and how to proceed if you do.
9. Connect you to a network. Both before and after you purchase a home, there are dozens of things to take care of, such as the heating and cooling systems, plumbing, electricity, yard work and home repairs large and small. Your buyer's agent will connect you to their network to ensure you hire trusted professionals.

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