

Helpful Hints on Buying a Home

The biggest investment you will probably make is purchasing a home. Along the way, you will have to make important decisions and you need to have the best info to make a sound decision. This is where a REALTOR®, who is a real estate professional, will come in.

REALTORS® adhere to the strict Code of Ethics and high Standards of Business Practice and they are also Canadian Real Estate Association members. Calgary Real Estate Board members are also Calgary and Canadian Real Estate Association members.

When you are buying a home via a REALTOR®, expect the following services:

- The REALTOR® will outline the working relationship (or "agency") in detail. That way you know when the REALTOR® is working on your behalf or for the seller.
- REALTORS® use Multiple Listing Service® (MLS®), which is a co-operative system that lists hundreds of available homes on the market for sale.
- A REALTOR® will give a list of homes customized to your requirements, including style, location, price, size, features, proximity to shopping, schools, hospitals etc. They will then, arrange to take you to the ones that interest you the most.
- A REALTOR® can help you determine the size of home you can get for your budget. Taking a look at different financial options is critical when purchasing a home.
- REALTORS® are in tune with the lending market locally and can give you great suggestions.
- A REALTOR® is not emotionally attached to any particular kind or style of home and can give objective advice when assessing multiple homes.
- REALTORS® have details about taxes, utility costs, zoning changes, recreation services and schools that could impact your decision about buying a home in a particular area.
- A REALTOR® will help when it comes to negotiating the terms of the sale. If negotiating isn't your strong point, it can be unsettling making offers and dealing with counteroffers.
- Finally, a REALTOR® will give you advice on what you need to do legally to get the title and to take possession of your new home. The REALTOR® will also explain in detail the other costs involved in purchasing a home like insurance, legal fees and mortgage registration.

The skill and experience of a REALTOR® will be helpful in numerous ways and they will make your home buying experience one that is pleasant and rewarding not only for you but for your family.

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