



Scott Smolen

Rooted In Tradition. Focused On the Future.

READY TO BUY A HOME?
**HOW TO FIND THE
RIGHT BUYER'S AGENT**



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House hunting can be an exhilarating experience as you browse through listings, attend open houses, and envision your family finding the perfect home. And while it may seem overwhelming at the start, ensuring you have a trusted Realtor who can help you navigate through the home-buying process can help put your mind at ease.

It's a good idea to line up your real estate agent and lender at least six months before you buy your new home. In today's competitive housing market, being well prepared before you find your ideal home can mean the difference between getting the house you want and the need to keep looking.

Which comes first: real estate agent or mortgage lender?

A good Realtor can help guide you through the entire home-buying process, including finding a reputable lender. When interviewing possible real estate agents, ask if they know of lenders who – if need be – can be reached at night and on weekends to help get the transaction to closing. If a listing agent understands that you're prepared to do whatever is needed to close quickly, that can be to your advantage during a possible multiple-bid situation.

A Realtor can help walk you through:

- Finding a lender who can pre-approve you for financing
- Determining your budget
- Knowing how much liquid cash to have ready so you can make a quick offer, if needed
- Closing costs

Do you really need a Realtor?

It's wise to have an expert in their field guide you through a challenging market with so many moving parts. An experienced agent can help you understand and provide insight into the entire home-buying process: searching for property, arranging financing, negotiating a contract, and getting to settlement.

Also important is choosing a Realtor with a great reputation in your local market. Finding someone who lives and works in your area means they have a vested interest in helping you find exactly what you want. If your agent truly understands what you're looking for in a home, he or she may show you properties you would not have otherwise considered... and it could end up working out.



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When it comes to negotiating a sale price with the seller, an experienced Realtor can help craft an offer letter that competes with other offers if there is intense competition. He or she can also help you determine what your offer should be based on the home's actual value (yet another reason to find an agent with plenty of experience in your area).

The buyer's agent and seller's agent are both paid by the seller's profits on the sale of the home, so you as a buyer essentially receive your home-buying guidance for free. There's really no reason why you wouldn't want representation during the home-buying process.

How do I find a real estate agent?

Ask friends, family and colleagues who live in your area if they know of a trustworthy buyer's agent. It's a good idea to still do your own research and meet with any potential agents before you sign a buyer-agency agreement.

No matter if you're buying or selling your home, always ask for the agent's references. Request a list of buyers they've worked with over the past two years and contact a few to see how responsive the agent was, how much guidance they provided through the entire transaction, and if they felt the agent offered their best representation.

Questions to ask prospective Realtors when you're buying a home include:

- How long have you been a Realtor in this area?
- How many home-buying transactions did you have last year?
- Is this your full-time job?
- Are you a member of the National Association of Realtors?
- Will I work only with you or with a team?
- What type of support staff do you have?
- Can you provide a list of references?
- Do you have lenders you can recommend for loan pre-approval?
- How will you help me search for my new home?
- What is the fastest way for me to reach you if I have questions or want to see a home?
- How often should I expect to hear from you as I search for a new home?
- What price range do you typically work in?
- Are there particular cities or neighborhoods where you focus?
- What are the top 3 things that set you apart from your competition?

Other considerations...

- The seller's agent represents their client, so be sure to secure a Realtor who has your best interest in mind.
- If you plan on buying a newly built home, find an agent who is experienced with new construction and local builders.
- Interested in a For Sale by Owner home? It is especially important to have a Realtor represent you to ensure the home is appropriately priced, as well as to coordinate the appraisal, contract contingencies, inspections, and closing.

If you're interested in finding a home in Anne Arundel County or the surrounding areas, consider Scott Smolen, serving all your real estate needs on both sides of the Chesapeake Bay Bridge.

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Contact Scott Smolen for home-buying assistance in Anne Arundel County, as well as Bowie and the surrounding areas. Scott represents home buyers in Baltimore, Annapolis and the Washington DC corridor, and his services are **FREE** to you as a purchaser.

Let him help you find your dream home. Contact Scott Smolen at (301) 651.1261 or SBSmolen@gmail.com today.

READY TO BUY YOUR HOME?

Simply call 301-651-1261 to claim your **FREE** professional consultation.