



NATIONAL
ASSOCIATION *of*
REALTORS®

LOOK OUT!

Not Every Real Estate Agent Is A REALTOR®

Not all real estate licensees (real estate agents) are the same, the ones who are members of the NATIONAL ASSOCIATION OF REALTORS® are properly called “REALTORS®”. They proudly display the “REALTOR” “®” trademark on their business cards and other marketing materials. Without being a member of the association, they are not allowed to use Realtor® as their title.

At Modern Market Realtors®, we ARE active members, and have been from day one in the industry, of the National Association of Realtors®, NAR and our real estate services are of no cost to you as a buyer. When you purchase a home that is listed on the MLS (Multiple Listing Service, which is the main hub of homes listed for sale by any Realtor® at any company in the area), our REALTOR® services to you are absolutely FREE.

REALTORS® subscribe to a strict Code of Ethics! REALTORS® are also committed to treat all parties to a transaction honestly and are expected to maintain a higher level of knowledge in regards to the process of buying and selling real estate.

Real estate transactions involve one of the biggest financial investments of most people’s lifetime. Transactions today usually exceed \$150,000. If you had a \$150,000 income tax problem, would you attempt to deal with it without the help of a certified professional accountant? If you had a \$150,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be wise to work with a professional REALTOR® when you are buying a home.

If you’re still not convinced of the importance and value of a REALTOR®, here are some more reasons to use one:

Your REALTOR® can help you determine your buying power, that is, your financial reserves plus your borrowing capacity. If you give your REALTOR® some basic information about your available savings, income and current debt, he or she can refer you to lenders best qualified to help you with your specific situation. Some lenders, banks and mortgage companies offer limited choices for financing. Many lenders are less qualified or experienced than others, resulting in lost opportunities for buyers. Having a qualified lender is an important key to a seamless transaction, not to mention, making sure you get the best program, rates and fees.

Your REALTOR® has many resources to assist you in your home search. Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your agent to find all available properties.

Your REALTOR® can assist you in the selection process by providing objective information about each property. Agents who are REALTORS® have access to a wide variety of informational resources. REALTORS® can provide local community information on utilities, zoning, schools, flood zones, etc. There are two things you'll want to know...First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell? The second part is one that many do not think of during the purchasing process, yet it is one of the most important aspects to think about. Your REALTOR® needs to know if you do not plan to live in the property for more than 5 years so that they can calculate the sales situation for you around the time frame that you expect to need to move. They then can help you find a house that will fit your scenario.

Your REALTOR® can help you with negotiations and inspections. There are many negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or appliances. The purchase agreement should allow time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your REALTOR® can advise you as to which investigations and inspections are recommended or required.

Your REALTOR® provides due diligence during the property evaluation. Depending on the area and property, this could include many different types of inspections that may be required by your lender and/or may be something they feel you should possibly look into. Your REALTOR® can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports.

Your REALTOR® along with the title company and/or attorney can help you resolve issues that might cause problems at a later date.

Your REALTOR® can guide you through the closing process and make sure everything flows together smoothly.

At Modern Market Realtors®, we have the patience and we take the time to make sure you completely understand all of your options and make certain that all of your questions are answered completely. Using a professional to protect your interests and guide you through the process only makes sense.

Make sure you watch for the REALTOR® title and symbol when deciding on who you are entrusting your largest investment or sale to. Being a member of the National Association of Realtors® is a choice so not every licensee becomes a member. The choice of becoming a member results in ongoing, multiple fees to be paid by the licensee to remain a member, it holds that REALTOR® to standards higher than normal state and federal regulations would. These standards are upheld by the NAR very strongly. So, with that in mind, you know if you are represented by a member of the National Association of Realtors®, you are in good hands and you can trust that they WILL treat you with honesty and fairness every step of the way.



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“We look forward to helping you through your home buying process... every step of the way!”

Shannon & Jim