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Choosing A Realtor

By Nicole Soltau

Purchasing a property, either as an investor or as a prospective homeowner can be one of the most exhilarating and frightening experiences of your life. In both situations it is imperative that you find just the right property at the right price. With so many options to choose from it can quickly become overwhelming. Start with Credit Unions to help you make the most of this exciting purchasing process.

Searching for the right property can be exhausting. Not only do you have to keep a price range in mind but you also must search out the elements of neighborhoods that are important to you. Choosing the right realtor makes a difference between chaos and calm.

There are a few tips that you should keep in mind when choosing a realtor. Considering the fact that you are making a major investment, it's important that you locate a realtor you will feel comfortable working with. You will need to find a realtor who is competent and professional, as well as knowledgeable and who respects your time and the fact that you are committing to a serious investment.

Although consumers are generally unaware of this fact; realtors are generally classified as either seller realtors or buyer realtors. This means that they must represent the best interests of one or the other. Far too often individuals who are searching for properties select a realtor and believe that person will just naturally take their best interests into consideration. This is not always the case because most realtors, unless they specify, are actually seller agents. This means that their primary goal is to obtain the best deal possible for the seller. If you are looking to purchase a home and want to choose a realtor who will represent your best interest you should look for a buyer agent. If the realtor does not specify, chances are they are a seller agent.

After determining whether a realtor is a buyer or a seller agent, your next step will be to check out the realtor's background. Obviously, all realtors are governed by the regulations of their state and must meet certain licensing requirements but you will need to check on information above and beyond this. Look for someone who specializes in the type of property that interests you. If you are looking for commercial property, why work with a realtor who has no experience in commercial property? You may also consider working only with a realtor who has experience in the specific neighborhood or

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community that interests you.

How much experience should the ideal realtor possess? Well, it depends. Relatively new realtors are often hard hitting and will put in quite a bit of time and effort in order to make a sale. The downside to a new realtor is that they simply may not have the experience and knowledge necessary to find the right property for you. On the other hand, more experienced realtors are often quite busy and may not have the time to devote to all your needs.

Finally, look for a realtor that has good communication skills. It can be difficult to find the right property if you feel you cannot even communicate to your realtor the features you really need or want in a property. And above all; look for a realtor who has a trustworthy reputation. Integrity says far more about any professional than any other trait—even experience.

Nicole Soltau is the President and Founder of CreditUnionRate.com. The Leading Credit Union Directory. Search, Find, Join.

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Open Houses – Is The Realtor Really Working For You?

By Sintilia Miecevole

As soon as their home is listed, most home sellers ask their realtor almost right away, "When are you going to hold an open house?" We need to know just how much credibility there really is in open houses for the home seller, so I hope you find the following information helpful.

Most open houses take place over the weekend when the general public is more able to preview homes. I have learned that about 95% of the people that come an open house either know a realtor or have one within their family they will use. That leaves 5% that are not working with a realtor. Of that 5%, out of curiosity, some are neighbors interested in the asking price so they can use it and other information for a comparison to their own home. The remaining small percentage end up driving by the area, notice the open house signs your agent strategically placed at each corner and walk into your house. These are strangers, possibly unqualified to purchase your house, and not only that, but your house may not be the right fit or style they are looking for anyway. Then there are those people just passing the time of day.

That being said, those that become disinterested in your house now become a prospective buyer of another house that your realtor would be happy to show them. So, now are you surprised that an open house usually benefits the realtor more than the home seller? I'm not saying an open house is necessarily useless. There have been lots of cases a home sells as a direct result of an open house. The percentage of homes sold as a direct result of open houses is minimal to say the least.

Your realtor's time is very expensive. You are paying your realtor a nice hourly wage via a commission to market and sell your home. Do you feel that nice hourly wage should be spent baking cookies and

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permeating the house for a possible buyer or spent wisely on mass marketing media, networking and other more effective marketing strategies? I'm sure you can answer that one.

I have to admit I would be very upset if there was an open house at my house and my realtor was discussing other houses for sale with other potential clients. After all, I pay that realtor a good commission to sell my house in a timely manner.

The thing to remember is to stay focused on the priorities of selling your home. What is required to sell your house? That's the real question because you must remember this is now no longer your "home." It is a house to be marketed, so put away all your family pictures and too personal things that will cloud the potential buyers eye to see their possessions in the house. Ask your realtor and then do it. If it means cleaning out the house or painting, do it. Do whatever it takes and your house will sell in a timely manner.

Sintilia Miecevole is the administrator of

<http://www.realtorv.com>

which has information and resources

including realtors, finding a realtor, real estate and more. Be sure to visit

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