

Your Homebuying Team

Agent:

Your advocate and team leader. Your agent will organize your entire homebuying experience, insuring a smooth transaction. They might make it look easy, but behind the scenes they work nonstop for you!

Your agent will:

- Educate you on the homebuying process
- Locate potential homes for you to see
- Research the neighborhoods
- Counsel you on pricing
- Negotiate on your behalf
- Draw up offers and contracts
- Work through contingencies

Communicates with:

- Escrow Officers
- Appraisers & Inspectors
- Closers
- Attorneys
- Sellers
- Brokers
- Insurance Agents

Loan Officer:

Your personal guide through the loan application, processing and underwriting process.

This person is going to:

- Handle all of your sensitive information
- Document your financial history
- Determine your creditworthiness
- Get you the funds to buy your home

Home Inspector:

Your home inspector will give you the inside scoop on all the systems, appliances, structure, and coverings of the home. They will uncover all the issues, defects and problems you should know about to ensure you don't discover hidden problems after you close.

Closer:

Your closer could be an attorney or title company.

The closer is going to:

- Arrange for clear title on your home
- Organize the sale



- Draft up your deed
- Hold and transfer closing funds and escrows
- Compile the documents from all parties and host the signing on closing day



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Broker Vs. Agent: Is there a difference?

A real estate agent is a licensed professional who helps people buy, sell, rent or invest in homes. To become an agent, a person must take pre-licensing training from a certified institution and pass the state's real estate licensing exam. Then they must affiliate themselves with a real estate brokerage and operate under a broker's license.

A real estate broker is a professional who has additional education beyond the agent level, as required by state law, and who has passed a broker's exam. In some cases, brokers also have more years of experience than agents. The biggest difference between a broker and an agent is that a broker may work independently. An agent must be overseen by a broker.

Most importantly, choose someone to represent you that you are comfortable working with. Just because an agent has 100 sales in the last year does not mean they will be good for you. Someone that busy could have very little time for each customer.

THINGS YOU MAY WANT TO CONSIDER:

- **Local knowledge:** Do they know their stuff about neighborhood home value trends, shops and restaurants, schools, events, transit, local government and upcoming development?
- **Product knowledge:** Do they know home construction, lending, inspections, common issues, code issues, permit violations, contracts, negotiations and are they a good teacher- you'll want to learn!
- **Communication:** There will be lots of questions. How do they communicate best? Text, call, email? How many customers do they have right now? Do they have time for you on your terms?
- **Reputation:** How are their online reviews, can they offer any testimonials or references?
- **Verify the agent's license;** search "Florida real estate license lookup."

Ultimately: Do you like them? Good vibes? Friendly? Trust? Remember you will be spending a lot of time with this person. Find the perfect agent for you!

