

## What a REALTOR® Can Do for You

The REALTOR® you work with could be one of your most valuable resources. REALTORS® have agreed to act under and adhere to a strict Code of Ethics.

- A REALTOR® can help you determine how much home you can afford. Often a REALTOR® can suggest ways to accrue the down payment and explain alternative financing methods.
- A REALTOR®, in addition to knowing the local money market, also can tell you what personal and financial data to bring with you when you apply for a loan.
- A REALTOR® is already familiar with current real estate values, taxes, utility costs, municipal services and facilities, and may be aware of local zoning changes that could affect your decision to buy.
- A REALTOR® can usually research your housing needs in advance through a Multiple Listing Service—even if you are relocating from another city.
- A REALTOR® can show you only those homes best suited to your needs—size, style, features, location, accessibility to schools, transportation, shopping and other personal preferences.
- A REALTOR® often can suggest simple, imaginative changes that make a home more suitable for you and improve its utility and value.
- A REALTOR® is sensitive to the importance you place on this major commitment you are about to make. Look for a real estate professional to facilitate negotiation of a win-win agreement that will satisfy both you and the seller.